



**State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment
South East Texas Region**

November 21, 2018



Table of Contents

Table of Tables	3
Table of Figures	3
Disclaimer	4
Executive Summary	4
Results and Findings	6
Unmet Needs.....	6
Funding Targets by Income Bracket.....	9
Other Goals/Targets	10
Most Impacted and Distressed (MID) Areas	10
General Marketing and Outreach Strategies	12
Targeted Marketing and Outreach Strategies by Geographic Area	13
South East Texas Region	17
Counties	17
Census Block Groups.....	25
Census Tracts	31
Stakeholder Input and Community Engagement	40
COGs and Local Governments	40
Southeast Texas Regional Planning Commission (SETRPC)	40
Hardin County.....	41
Jefferson County	41
Orange County	42
Housing Counseling Agencies and Other Social Service Providers	42
Voluntary Organizations Active in Disasters, Long-Term Recovery Groups, and Emergency Management Coordinators.....	43
Other Community Partners	43
Stakeholder Participation	44
Calculation Methodology and Assumptions	45
FEMA Verified Loss and Unmet Needs Calculation	45
Funding Targets by Income Bracket.....	45
Targeted Marketing and Outreach by Block Group	46
Glossary of Acronyms and Terms	51

Table of Tables

Table 1: Unmet Needs Estimates – South East Texas Region.....	7
Table 2: HAP Funding Targets (%) by Income Category – South East Texas Region	9
Table 3: HAP Funding Targets (\$) by Income Category - South East Texas Region	9
Table 4: Marketing and Outreach Activities.....	15
Table 5: South East Texas Region Targeted Population: Demographics	17
Table 6: Hardin County Targeted Population: Demographics	18
Table 7: Jefferson County Targeted Population: Demographics	20
Table 8: Orange County Targeted Population: Demographics	23
Table 9: South East Texas Region Targeted Block Groups	25
Table 10: South East Texas Region Targeted Block Group Locations	27
Table 11: South East Texas Region Targeted Block Groups within Census Tracts with Disabilities	32
Table 12: South East Texas Region Targeted Census Tract Locations	38
Table 13: South East Texas Region Stakeholders	43
Table 14: Community Consultations	44
Table 15: Threshold Criteria Calculation Methodology	48
Table 16: Threshold Criteria Values	50

Table of Figures

Figure 1: South East Texas Region Map	5
Figure 2: Range of Unmet Need for Region	8
Figure 3: South East Texas Region MID Areas.....	11
Figure 4: Areas for Targeted Marketing and Outreach.....	14
Figure 5: Hardin County Target Area Map.....	19
Figure 6: Jefferson County Target Area Map	21
Figure 7: Nederland, Port Arthur, and Port Neches Target Area Map	22
Figure 8: Orange County Target Area Map	24
Figure 9:Orange County Targeted Census Tracts.....	34
Figure 10:Hardin County Targeted Census Tracts	35
Figure 11:Jefferson County Targeted Census Tracts	36
Figure 12:Jefferson County – Port Arthur Area Targeted Census Tracts.....	37

Disclaimer

This Regional Needs Assessment is preliminary and subject to change as additional data and information becomes available.

Executive Summary

Hurricane Harvey made landfall in south-central Texas on August 25, 2017. Millions of residents were impacted with extremely high winds, heavy rains, and a massive storm surge that swamped coastal areas. In response to the housing damage as a result of Hurricane Harvey, Congress allocated Community Development Block Grant – Disaster Recovery (CDBG-DR) funds to support the recovery.

Over \$1 billion is allocated to six regional areas that were impacted by Hurricane Harvey. These funds will be administered by the Texas General Land Office (GLO) through the Homeowner Assistance Program (HAP, or Program), with \$205,019,250 of these funds allocated for housing assistance to owner occupied households in Jefferson, Hardin, and Orange counties. These three counties make up the South East Texas Region. This region is depicted in Figure 1 on the following page.

Figure 1: South East Texas Region Map



This Regional Needs Assessment utilized the most current information available to ascertain location and extent of unmet need in the region. Area incomes were analyzed to establish funding targets for the three Low-to-Moderate Income (LMI) brackets, to achieve compliance with the United States Department of Housing and Urban Development (HUD) requirement that at least 70% of CDBG-DR funding be used on activities benefiting LMI households. This also meets the HUD national objective of principally benefitting LMI persons, with remaining funds expended on a fourth income bracket meeting the national objective of addressing an urgent need.

In addition, demographic analyses were conducted of vulnerable populations that are less likely than other eligible survivors to be reached by general program marketing and outreach activities. In turn, enhanced and targeted outreach to these populations is developed. This provides equitable opportunity for survivors to apply for assistance and serves as part of compliance with the federal requirement to affirmatively further fair housing.

Vulnerable populations in this analysis include:

- LMI
- Racial and ethnic minorities living in poverty
- Veteran
- Elderly
- Limited English Proficiency (LEP)
- Female Head of Household
- Displaced homeowners / abandoned homes
- Household Members Under 18
- Living in a flood hazard zone
- Disabled

This Regional Needs Assessment process will also include a citizen participation process including meetings with interested stakeholders.

Results and Findings

Quantitative data from the Federal Emergency Management Agency (FEMA), the United States Census Bureau, and HUD was analyzed to establish which parts of the region meet the program prioritization criteria, as established by the GLO.

Using the data available, Geographic Information System (GIS) maps were created to identify targeted areas of need within each county and are included in this Needs Assessment. The majority of this information is available at the block group level, with some data collected at the Census Tract, ZIP code, city, or county level. These areas of need will be specifically targeted in the Outreach Plan developed for this region, but it should be noted that these targeted areas do not encompass all the need in the region. Therefore, non-targeted general marketing and outreach will occur throughout the region to adequately reach potentially eligible households.

Unmet Needs

As part of the FEMA Individual Assistance (FEMA IA) Program, household site inspections were performed to determine the total amount of loss of the registrant household, referred to as the FEMA Verified Loss (FVL). FVL is based on the minimum amount necessary to restore the

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

home to a safe, sanitary, and secure condition and does not necessarily represent the full cost of repairs needed to fully repair, rehabilitate, or reconstruct the home. However, FVL can be used as an indicator of the level of damage a household experienced by using a methodology developed by HUD that evaluates the relationship between FVL and the total cost to repair, rehabilitate, or reconstruct the home. The calculation methodology for unmet needs is described in greater detail in the Calculation Methodology and Assumptions section of this document. It should be noted that these figures are estimates; the actual amount of damage and potential unmet need may be higher or lower than the estimates. Table 1 below shows the FVL and Unmet Needs by county. Figure 2 on the following page depicts the Unmet Needs by block group.

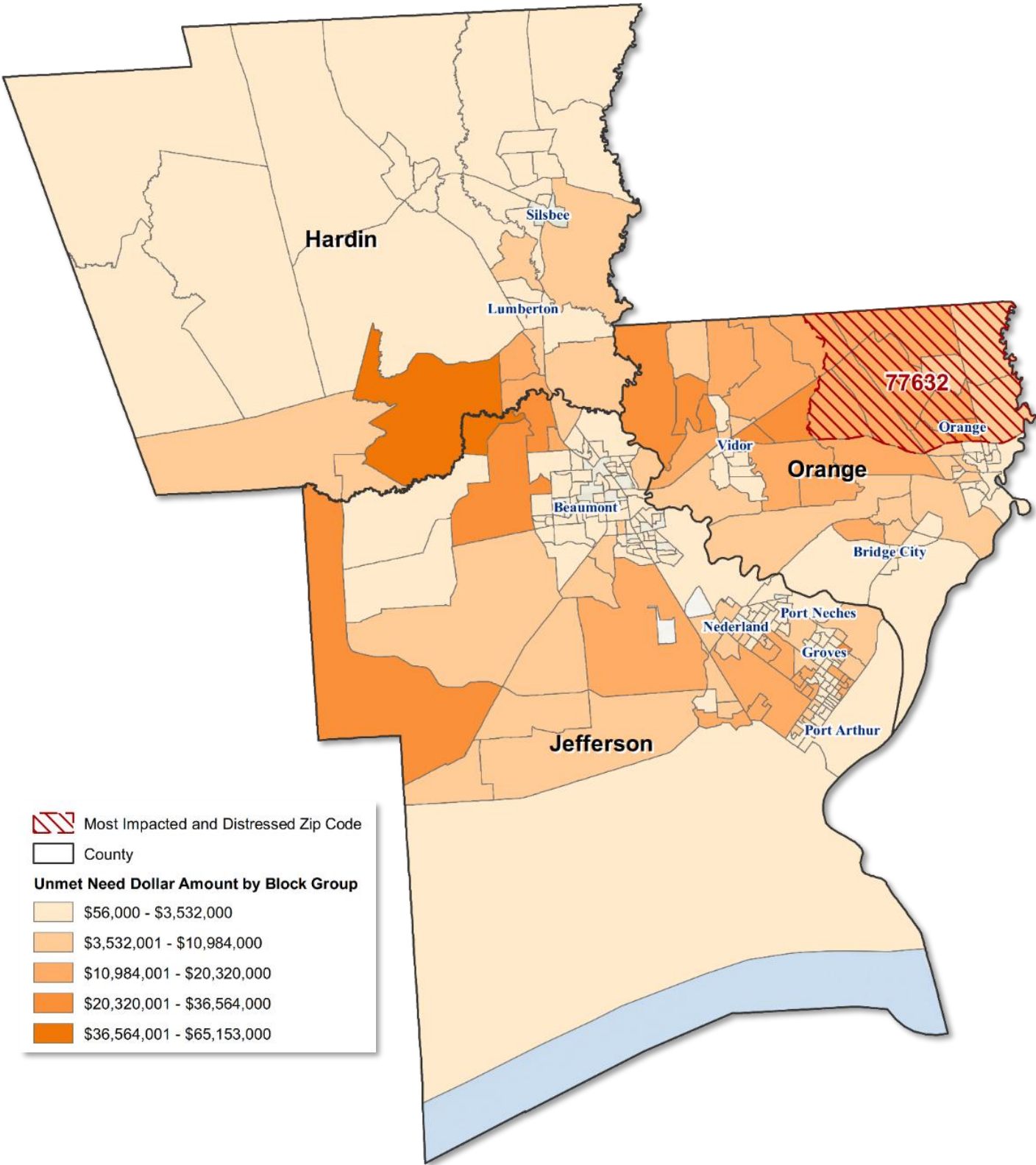
Table 1: Unmet Needs Estimates – South East Texas Region

County	FVL*	Unmet Needs Estimate**
Hardin (County)	\$64,668,194.67	\$164,892,930.00
Jefferson (County)	\$220,021,319.50	\$719,966,978.00
Orange (County)	\$173,840,110.19	\$563,725,482.00
TOTAL SOUTH EAST TEXAS REGION	\$458,529,624.36	\$1,448,585,390.00

*FEMA Verified Loss to Owner Occupied Structures

**Unmet Needs Estimate to Owner Occupied Structures

Figure 2: Range of Unmet Need for Region



Funding Targets by Income Bracket

The HUD Approved Action Plan for this Program specifies that at least 70% of the funding available for this region must be spent on LMI households. The HAP Funding targets by Income Bracket can be found in Table 2 below. Of the 31,908 households with a FVL greater than \$0, more than half are LMI, or less than 80% of the Area Median Family Income (AMFI).

- Greater of 0-30% AMFI or Federal Poverty Level 27.84%
- 31-50% AMFI 7.08%
- 51-80% AMFI 15.95%

Table 2: HAP Funding Targets (%) by Income Category – South East Texas Region

Income Category	Count*	% of Count	Minimum Target	Maximum
Greater of 0-30% AMFI** or Federal Poverty Level	8,879	27.84%	27.84%	
31-50% AMFI	2,257	7.08%	7.08%	
51-80% AMFI	5,086	15.95%	15.95%	
0-80% AMFI (Non-Targeted)			19.14%	
Above 80% AMFI	15,673	49.14%		30.00%
Total	31,895	100.00%	70.00%	30.00%
Total LMI	16,222	50.86%	70.00%	100.00%

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

**AMFI is the midpoint of an area's (e.g., County or Metropolitan Statistical Area) income distribution for family households – half of families in a region earn more than the median and half earn less than the median. Under (HUD guidelines, the income threshold of 80% of the AMFI designates if a family household is classified as low- and moderate-income (LMI). If a family's household income is less than 80% AMFI, it is considered LMI. A family household consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.

It is a priority of HAP that LMI households receive assistance in proportion to the damage those households received in Hurricane Harvey. This Regional Needs Assessment establishes minimum allocations to the three LMI categories in pursuit of this goal. Based on the 70% minimum allocation to LMI populations, the minimum funding targets are depicted in Table 3, with the remaining \$61,505,775 allocated to Urgent Need households above 80% AMFI if funding is available.

Table 3: HAP Funding Targets (\$) by Income Category - South East Texas Region

	Minimum Target	Maximum
<i>Budget</i>	<i>\$205,019,250.00</i>	
Greater of 0-30% AMFI** or Federal Poverty Level	\$57,073,708.13	
31-50% AMFI	\$14,507,867.92	
51-80% AMFI	\$32,692,519.38	
0-80% AMFI (Non-Targeted)	\$39,239,379.58	
Above 80% AMFI	\$0.00	\$61,505,775.00
Total	\$143,513,475.00	\$61,505,775.00
Total LMI	\$143,513,475.00	\$205,019,250.00

**AMFI is the midpoint of an area's (e.g., County or Metropolitan Statistical Area) income distribution for family households – half of families in a region earn more than the median and half earn less than the median. Under HUD

guidelines, the income threshold of 80% of the AMFI designates if a family household is classified as LMI. If a family's household income is less than 80% AMFI, it is considered LMI. A family household consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.

The maximum percentage that can be allocated to non-LMI households is 30%; therefore, the remaining 70% is distributed proportionately among the three LMI categories.

While 27.84% of the total impacted population is below the greater of 30% AMFI or the federal poverty level, that same number comprises 54.75% of the total number of LMI households within the impacted population. Similarly, Very Low and Low-Income households comprise 13.91% and 31.35%, respectively. Therefore, the minimum funding target for the targeted LMI category is adjusted to include an additional \$39,239,379.58 that can be provided to any LMI household, bringing the total minimum funding target percentage for LMI households to 70%.

Other Goals/Targets

The HAP program is open to all eligible affected survivors in the region. Certain demographics of affected survivors are less likely to be reached by general marketing and outreach and will be considered in our targeted outreach methodology including areas with:

- High concentrations of racial and ethnic minorities living in poverty
- High relative concentrations of veteran individuals
- High relative concentrations of elderly individuals
- High relative concentrations of LEP individuals
- High relative concentrations of female heads of household
- High relative concentration of displaced homeowners or abandoned homes
- High relative concentrations of FEMA IA Households in the Floodplain
- High relative concentrations of self-reported FEMA registrants with access and functional needs (AFN)
- High relative concentrations of persons with a hearing difficulty
- High relative concentrations of persons with a vision difficulty
- High relative concentrations of persons with a cognitive difficulty
- High relative concentrations of persons with an ambulatory difficulty
- High relative concentrations of persons with a self-care difficulty
- High relative concentrations of persons with an independent living difficulty

In areas where these populations are concentrated, an enhanced and targeted outreach approach will be implemented as described later in this document in the section on Targeted Marketing and Outreach Strategies by Geographic Area.

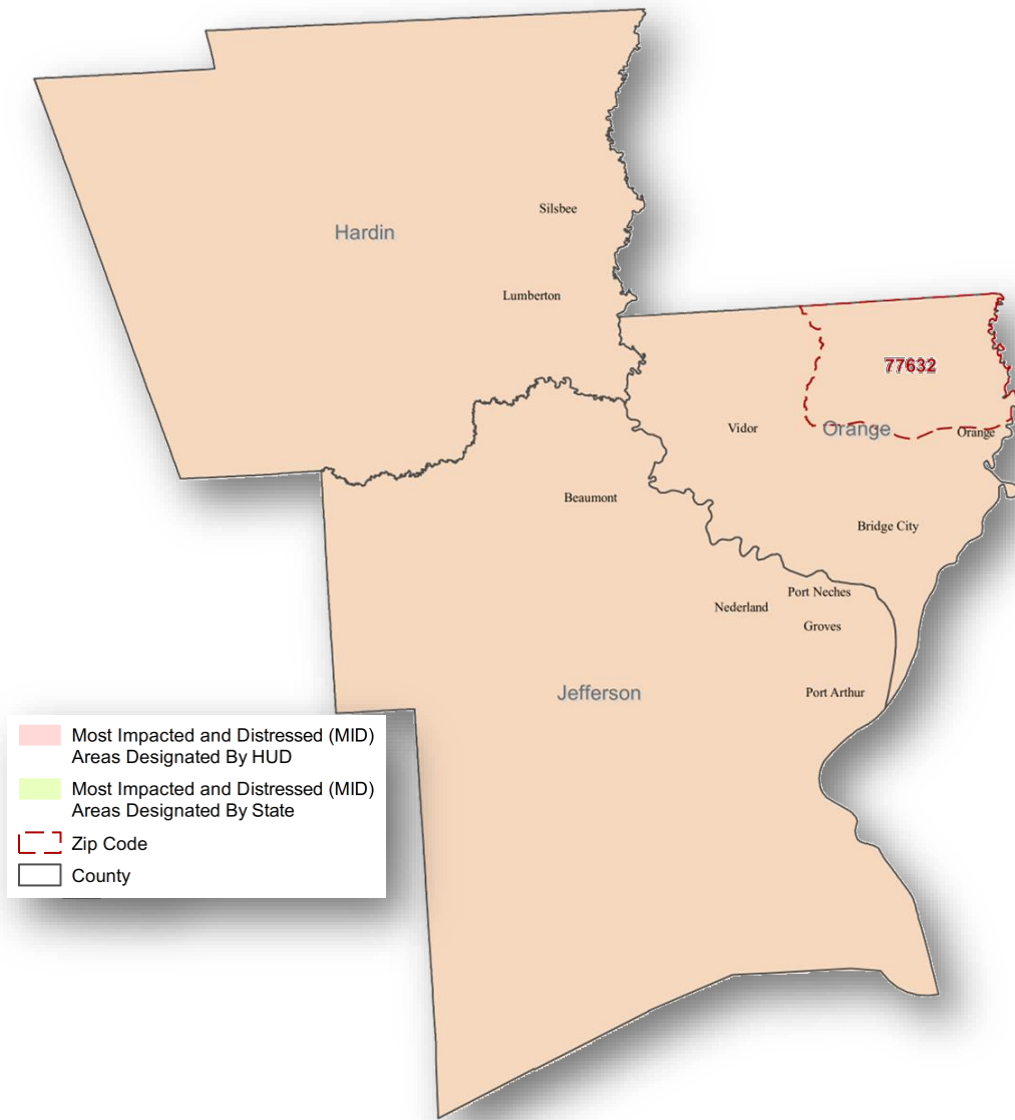
Most Impacted and Distressed (MID) Areas

Through the Federal Register, HUD defined the Most Impacted and Distressed (MID) areas impacted by Hurricane Harvey. Per the federal requirement and the State of Texas's Action Plan, at least 80 percent of total allocated funds must address unmet needs within these areas.

All 3 counties within the South East Texas Region were identified as MID areas. These are Hardin, Jefferson, and Orange. Therefore, there is not a specific MID allocation within the region.

In addition, one ZIP code, 77632, is also classified as a HUD MID area. This ZIP code is partially located in Orange County with a portion of it extending into Newton County. The portion that extends into Newton County is not included as part of this Regional Needs Assessment. The inclusion of this ZIP code in the Statewide Action plan does not have an impact on HAP in the South East Texas Region, as all three counties in the South East Texas Region are already included in as a MID area. Figure 3 below represents the HUD and State MID areas in relation to the region.

Figure 3: South East Texas Region MID Areas



General Marketing and Outreach Strategies

Marketing that is well-planned, strategic, consistent, and ongoing is an important component of a successful Program. The marketing goals for HAP in the South East Texas Region are:

- Inform and engage the potential applicants residing within the impacted counties;
- Assist applicants in program enrollment;
- Assist applicants towards a better understanding of unresolved issues preventing their progression through the program;
- Assist (where applicable) community partners in serving applicants;
- Manage applicant and stakeholder expectations (e.g. program timeframes, funding limits, eligibility requirements).

The marketing and outreach channels to be utilized to achieve the marketing goals, regardless of the criteria for targeted marketing and outreach, include but are not limited to the following:

- Print Media
 - Newspapers
 - Weekly circulars/neighborhood newsletters
- Broadcast Media
 - Radio
 - Television (local and cable access channels)
- Internet/Social Media
 - HAP website
 - Facebook/Instagram/Twitter
- Print Materials
 - Flyers/push-cards
 - Brochures/pamphlets
 - Press releases and public service announcements
 - Direct mailings
- Community Engagement
 - Program sponsored outreach events
 - Community-sponsored events

In order to align with the goals of providing outreach to the LEP populations, the print materials will be available in multiple languages, and will be compliant with GLO's guidelines for HAP marketing materials. Additionally, community engagement events will include bilingual staff.

Messages will be repeated multiple times and through multiple methods as mentioned above so that the message specific to HAP does not become lost in the mix of other disaster recovery messaging. When shortcomings are identified, information and the way it is distributed will be adjusted to ensure that as many applicants as possible receive the information in the most effective way possible.

Marketing and outreach efforts will leverage traditional communication outlets like radio, print, and digital media with non-traditional communication outlets like social media. Working with

local community groups will be critical for reaching the intended audience and establishing trust in the Program. Elected officials, church leaders, and local agencies such as the SETRPC Area Agency on Aging, South East Texas Transit (SETT) and school boards can help establish opportunities for more pointed communication directly with the applicant.

Community engagement will include identifying and establishing relationships with community entities such as human and social service organizations, religious and faith-based organizations, schools and daycare providers, non-profit organizations, medical centers, and businesses.

It is important to note that while specific areas will be targeted for enhanced marketing and outreach, all residents in the affected areas are eligible to apply.

Targeted Marketing and Outreach Strategies by Geographic Area

Enhanced and targeted outreach will focus on hard-to-reach populations. These are persons less likely to receive information about the program and their potential eligibility through traditional sources. Where radio, TV, and web-based outreach are ineffective, focus will be given to print flyers and face-to-face information exchange. All print materials will be available in multiple languages and all outreach events will be attended by bi-lingual staff. While general marketing and outreach strategies will be deployed across the region, additional targeted marketing and outreach will be conducted to reach the most vulnerable and hardest to reach households. It is important to establish a targeted marketing and outreach strategy to reach certain vulnerable populations and provide equitable opportunities to apply for program benefits. These identified populations are often less likely to be reached by general marketing and are deterred from applying due to financial, physical, social, or language barriers. Implementing a targeted marketing and outreach strategy supports equitable opportunity for survivors to apply for assistance and contributes to affirmatively further fair housing.

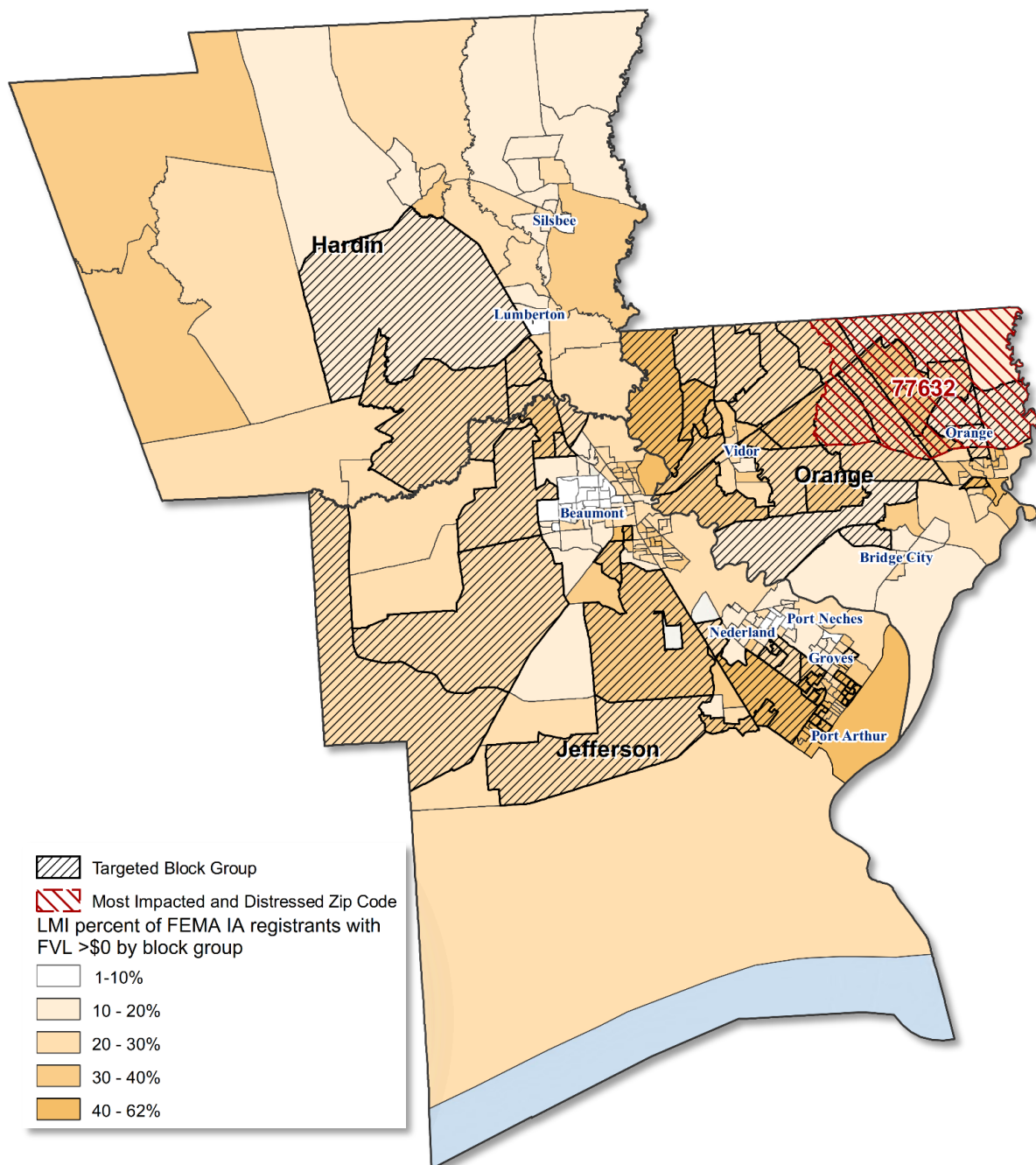
The targeted marketing and outreach strategy targets specific demographics in areas significantly impacted by Hurricane Harvey based on number of households impacted and level of impact. It would not be practical nor an effective or efficient use of resources to conduct targeted marketing and outreach, such as door-to-door canvassing, in all areas of the region without considering the level of impact on the area and the area demographics. Data available from FEMA on households affected by Hurricane Harvey who applied for FEMA IA programs provides an indicator of where concentrations of affected households occur. This data can be sorted at the regional level down to the block group level. Block groups that met criteria for minimum number of households affected with a minimum average level of impact were identified as having a level of impact that warrants additional targeted marketing and outreach. This included block groups that met any one of the following criteria:

- 1) Any block group with at least 80 LMI registrant households where the average FEMA verified loss for the LMI households is at least \$1,000; or
- 2) Any block group with at least 75 registrant households of any income where the average FEMA verified loss for the households is at least \$3,000; or
- 3) Any block group with at least 40 registrant households of any income where at least half of the total households in the block group are registrant households. This factor was added to

include small population block groups that had proportionately high numbers of affected households.

The methodology and values used to identify block groups for targeted marketing and outreach is described in the Calculation Methodology and Assumptions section of this document. This resulted in 21 percent of block groups in the region being identified for targeted marketing and outreach. These areas are highlighted in the figure below.

Figure 4: Areas for Targeted Marketing and Outreach



To determine the specific marketing and outreach activities to conduct in the block groups identified above, demographic analysis was conducted of vulnerable populations that may be less likely than other eligible survivors to be reached by general program marketing and outreach activities. Demographics analyzed are listed in the table below along with example marketing and outreach activities. These activities consider the unique needs of the identified population and the services and communication channels that can be leveraged to reach the targeted population. Threshold criteria was established to identify areas to receive the targeted marketing and outreach for each target population. In most cases the 75th percentile value was used as the threshold percentage, meaning that 25 percent of the areas in the region would be targeted for the marketing and outreach activities if the area also meets the criteria described in the Calculation Methodology and Assumptions section below for concentration of households affected by Hurricane Harvey. When this resulted in threshold values less than 5%, a value of 5% was typically used as the minimum value to represent a population concentration. Some exceptions to this method were made to identify additional areas to target. For example, to reach additional areas with high concentrations of African-American or Asian populations living in poverty, tracts are included if the population of the minority group is greater than the regional average and has a poverty rate greater than the regional average regardless of race or ethnicity. This resulted in an increase from 18 to 29 percent of census tracts identified as having a concentration of African-Americans living in poverty and an increase from 1 to 10 percent of census tracts identified as having a concentration of Asians living in poverty. Additional detail on the determination of areas to target marketing and outreach activities tied to demographics is provided in the Calculation Methodology and Assumptions section. The Table below lists the specific threshold criteria for each demographic.

Table 4: Marketing and Outreach Activities

Demographic	Data Source	Threshold (%)	Example Targeted Marketing and Outreach Activities
LMI households	FEMA Individual Assistance and HUD Section 8 Income Limits	72.4% (75 percentile)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Ads on Public Transportation
Racial and ethnic minorities living in poverty – Black/African-American	U.S. Census – ACS	5.0% or Above Average Black/African-American Population and Poverty Rates (45% of block groups)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Ads on Public Transportation
Racial and ethnic minorities living in poverty - Hispanic	U.S. Census – ACS	4.7% (75 percentile)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Ads on Public Transportation
Racial and ethnic minorities living in poverty - Asian	U.S. Census – ACS	5.0% or Above Average Asian Population and Poverty Rates (18% of block groups)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Ads on Public Transportation
Limited English proficiency (LEP) for Spanish speakers*	U.S. Census – ACS	5.0% (84 percentile)	<ul style="list-style-type: none"> • Printed documents translated into multiple languages • Bi-lingual staff during outreach events • Broadcast media

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Demographic	Data Source	Threshold (%)	Example Targeted Marketing and Outreach Activities
Special access and functional needs (AFN)	FEMA Individual Assistance	5.0% (77 percentile)	<ul style="list-style-type: none"> • Texas Health and Human Services (HHS) • Broadcast media • Print media • HUD Approved Housing Counseling Agencies
Persons with a hearing difficulty	U.S. Census – ACS	5.0% (75 percentile)	<ul style="list-style-type: none"> • Texas HHS • HUD Approved Housing Counseling Agencies
Persons with a vision difficulty	U.S. Census – ACS	5.0% (88 percentile)	<ul style="list-style-type: none"> • Texas HHS Broadcast media • HUD Approved Housing Counseling Agencies
Persons with a cognitive difficulty	U.S. Census – ACS	7.7% (75 percentile)	<ul style="list-style-type: none"> • Texas HHS HUD Approved Housing Counseling Agencies
Persons with an ambulatory difficulty	U.S. Census – ACS	11.6% (75 percentile)	<ul style="list-style-type: none"> • Texas HHS Broadcast media • Print media • HUD Approved Housing Counseling Agencies
Persons with a self-care difficulty	U.S. Census – ACS	5.0% (94 percentile)	<ul style="list-style-type: none"> • Texas HHS • HUD Approved Housing Counseling Agencies
Persons with an independent living difficulty	U.S. Census – ACS	8.2% (75 percentile)	<ul style="list-style-type: none"> • Texas HHS • HUD Approved Housing Counseling Agencies
Households with elderly individuals (i.e., 65 years or older)	U.S. Census – ACS	35.4% (75 percentile)	<ul style="list-style-type: none"> • Texas HHS • Area Agency on Aging (HGAC) • Print media • HUD Approved Housing Counseling Agencies
Households with children under 18	FEMA Individual Assistance	40.1% (75 percentile)	<ul style="list-style-type: none"> • School Boards (flyers sent home with students) • Region Education Service Center • School District
Female heads of household	U.S. Census – ACS	14.7% (75 percentile)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Broadcast Media • Print Media
Destroyed homes	FEMA Individual Assistance	5.0% and 10 or more homes destroyed (99 percentile)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Broadcast Media • Print Media
Living in FEMA-designated flood hazard zone	FEMA Individual Assistance	16.7% (75 percentile)	<ul style="list-style-type: none"> • Local Church Groups • Community Meetings • Print Media • Broadcast Media
Veterans	U.S. Census – ACS	11.2% (75 percentile)	<ul style="list-style-type: none"> • Community Centers • Events coordinated with HGAC Veteran Services

*Analysis of U.S. Census data at the Census tract level for language spoken at home identified few instances in which a Census Tract had at least 5% of persons who spoke a language at home other than English or Spanish and spoke English less than “very well”. Given this and the assumption that many of those households may speak English “well” it was determined that targeting multi-lingual outreach to non-English languages other than Spanish speaking populations is not warranted. However, material

will be made available that will provide contact information for those who speak certain languages other than English or Spanish and do not speak English well.

South East Texas Region

Spanning three counties, the South East Texas Region has a population of 378,292 individuals in 145,049 households.¹ More than 8% of households in the region received a FEMA IA award after Hurricane Harvey, over one-half of which were LMI. In total, the region suffered over \$458 million in FVL, with nearly \$1.2 billion in estimated unmet need. All three counties are designated as MID areas. Orange County also contains one ZIP code, 77632, which is a designated MID area.

The region is comprised of 303 total block groups. Through the established target prioritization criteria, marketing and outreach activities will be aimed at 65 block groups or 110,763 individuals, many of whom live in areas with high concentrations of LMI households, minority individuals, and other vulnerable populations. The demographics for the total targeted population is listed in Table 5 below.

Table 5: South East Texas Region Targeted Population: Demographics – Block Group

Demographic	Total
Total Population in Targeted Block Groups**	110,763
Total Households in Targeted Block Groups**	41,185
Total FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0*	17,436
Total LMI Households*	8,035
Total LEP (Spanish) Individuals**	3,185
Total AFN Individuals**	582
Total Elderly Households**	10,702
Total Households with Children under 18**	14,502
Total Female Head of Household**	3,702
Total Destroyed Homes*	60
Total Households In Floodplain*	4,272
Total Veteran Individuals**	7,645

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

** According to 2016 American Census Survey (ACS) data

Counties

Hardin County

Hardin County is the Northwest most county in the South East Texas Region and was declared a MID area by HUD following Hurricane Harvey. According to 2016 ACS data, Hardin County has a total population of 55,624. 3,346 households had a FVL totaling \$64,668,195. This county

¹ Data Source: U.S. Census, 2016 American Community Survey (ACS) five-year estimate (2012-2016).

has 37 total block groups, with all 37 of those containing a FEMA applicant with a FVL greater than \$0.

Using the methodology described in the previous section, a population of 11,462 was identified to be targeted for enhanced outreach in this area. This population exceeds the thresholds identified above for impacted households. The locations of these targeted areas are depicted in Figure 5 on the following page. This target population is comprised of the demographics found in Table 6.

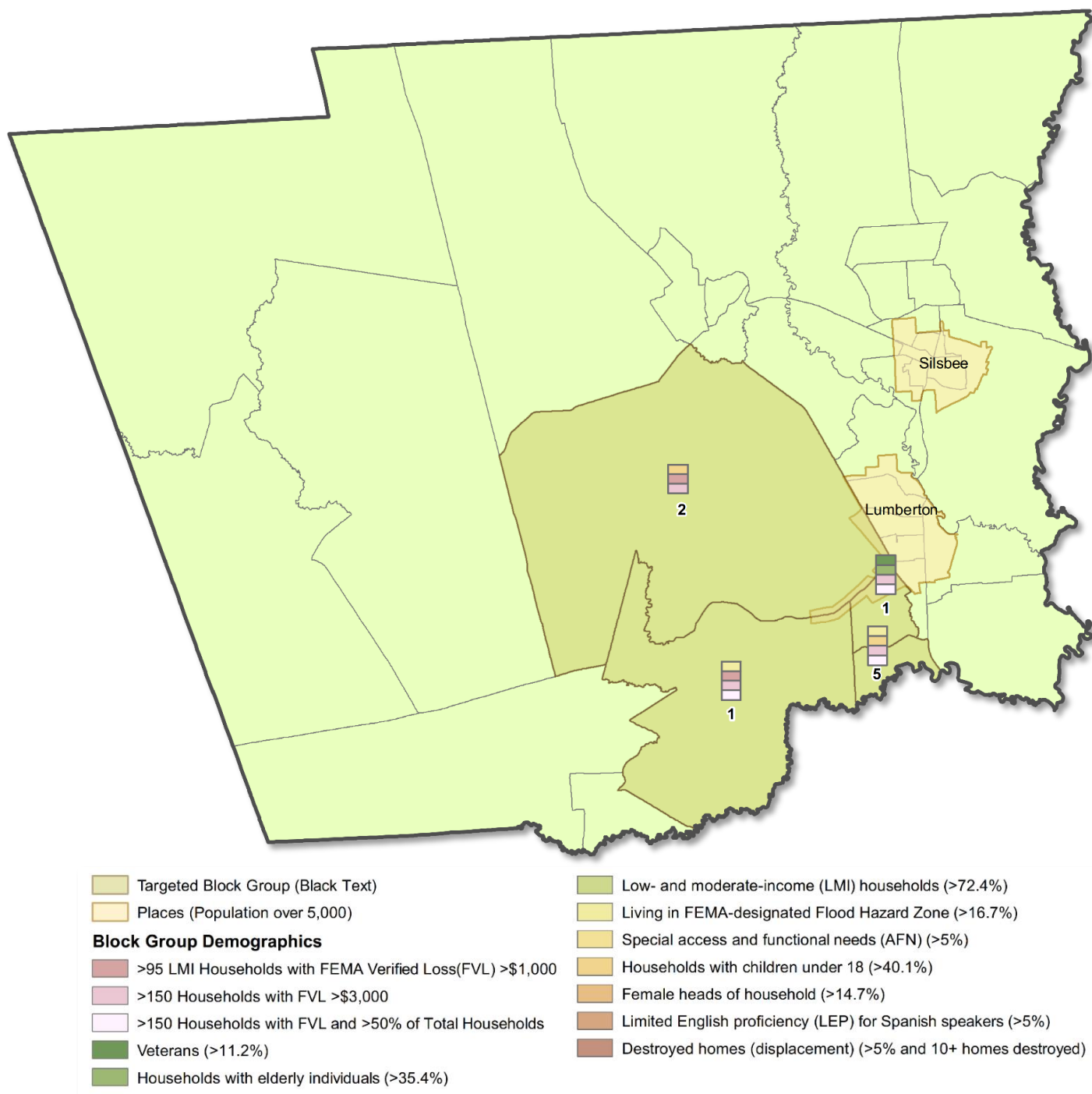
Table 6: Hardin County Targeted Population: Demographics – Block Group

Demographic	Total
Total Population in Targeted Block Groups**	11,462
Total Households in Targeted Block Groups**	4,071
Total FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0*	1,359
Total LMI Households*	450
Total LEP (Spanish) Individuals**	166
Total AFN Individuals**	34
Total Elderly Households**	1,089
Total Households with Children under 18**	1,575
Total Female Head of Household**	174
Total Destroyed Homes*	3
Total Households In Floodplain*	318
Total Veteran Individuals**	840

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

** According to 2016 American Census Survey (ACS) data

Figure 5: Hardin County Target Area Map



Jefferson County

Jefferson County is the highest population county in the South East Texas Region and therefore has the highest number of individuals and households that must be engaged during the outreach

effort. Jefferson County was declared a MID County by HUD as a result of Hurricane Harvey by HUD. According to 2016 ACS data, Jefferson County has a total population of 238,917. 17,467 households had a FVL totaling \$220,021,319. This county has 201 total block groups, with all 201 of those containing a FEMA applicant with a FVL greater than \$0..

Using the methodology described in the previous section, a population of 54,098 was identified to be targeted for enhanced outreach in this area. This population exceeds the thresholds identified above for impacted households. The locations of these targeted areas are depicted in Figures 6-7 below. This target population is comprised of the demographics found in Table 7.

Table 7: Jefferson County Targeted Population: Demographics – Block Group

Demographic	Total
Total Population in Targeted Block Groups**	54,098
Total Households in Targeted Block Groups**	20,233
Total FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0*	8,439
Total LMI Households*	4,407
Total LEP (Spanish) Individuals**	2,797
Total AFN Individuals**	293
Total Elderly Households**	4,939
Total Households with Children under 18**	7,289
Total Female Head of Household**	2,307
Total Destroyed Homes*	9
Total Households in Floodplain*	2,124
Total Veteran Individuals**	3,378

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

** According to 2016 American Census Survey (ACS) data

Figure 6: Jefferson County Target Area Map

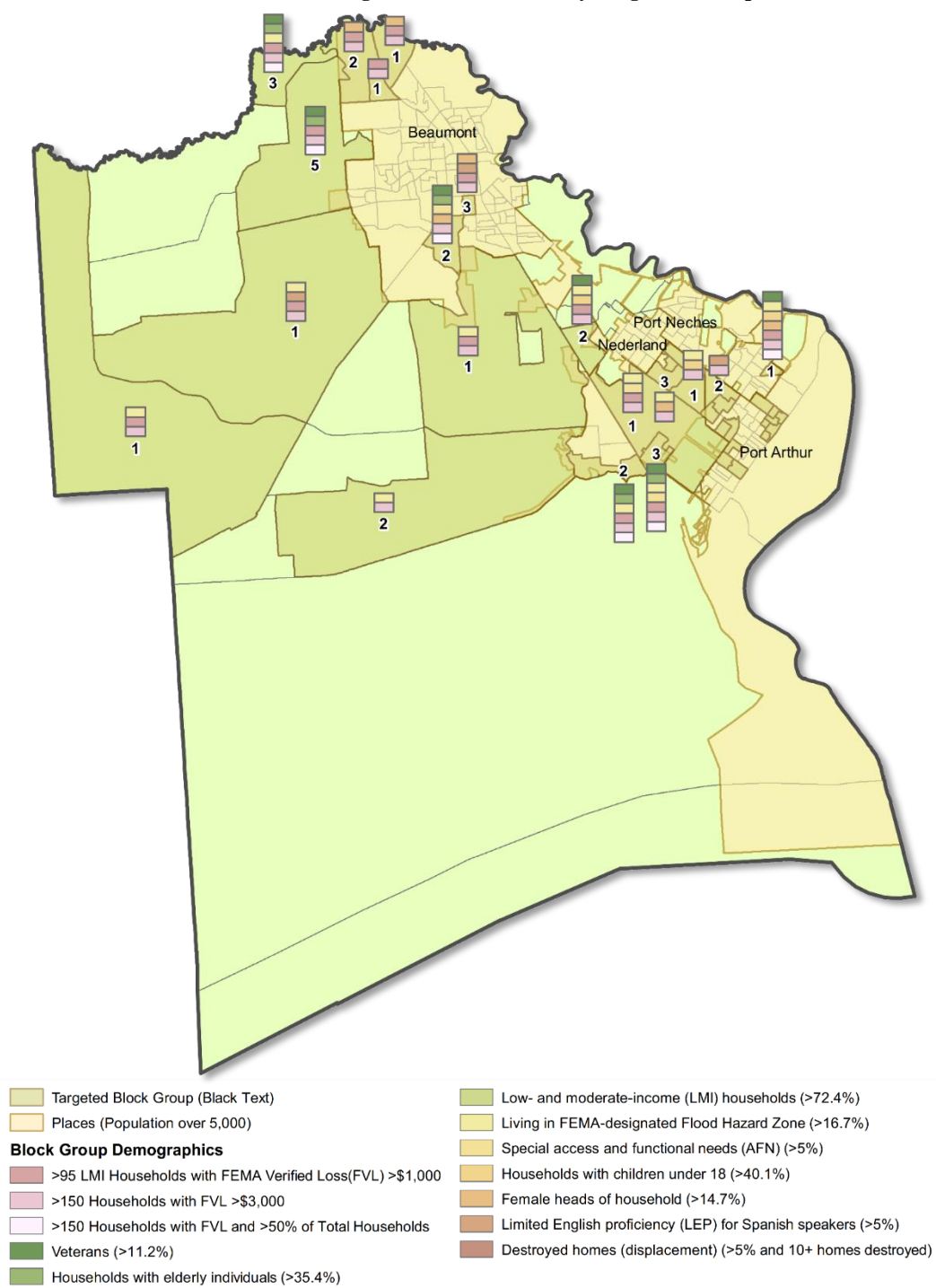
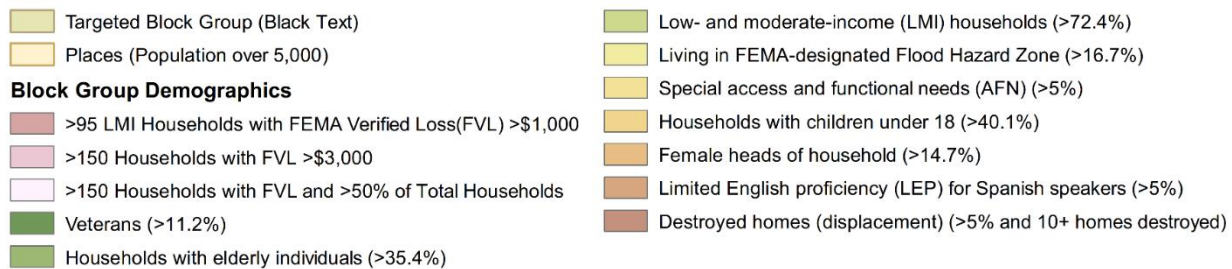
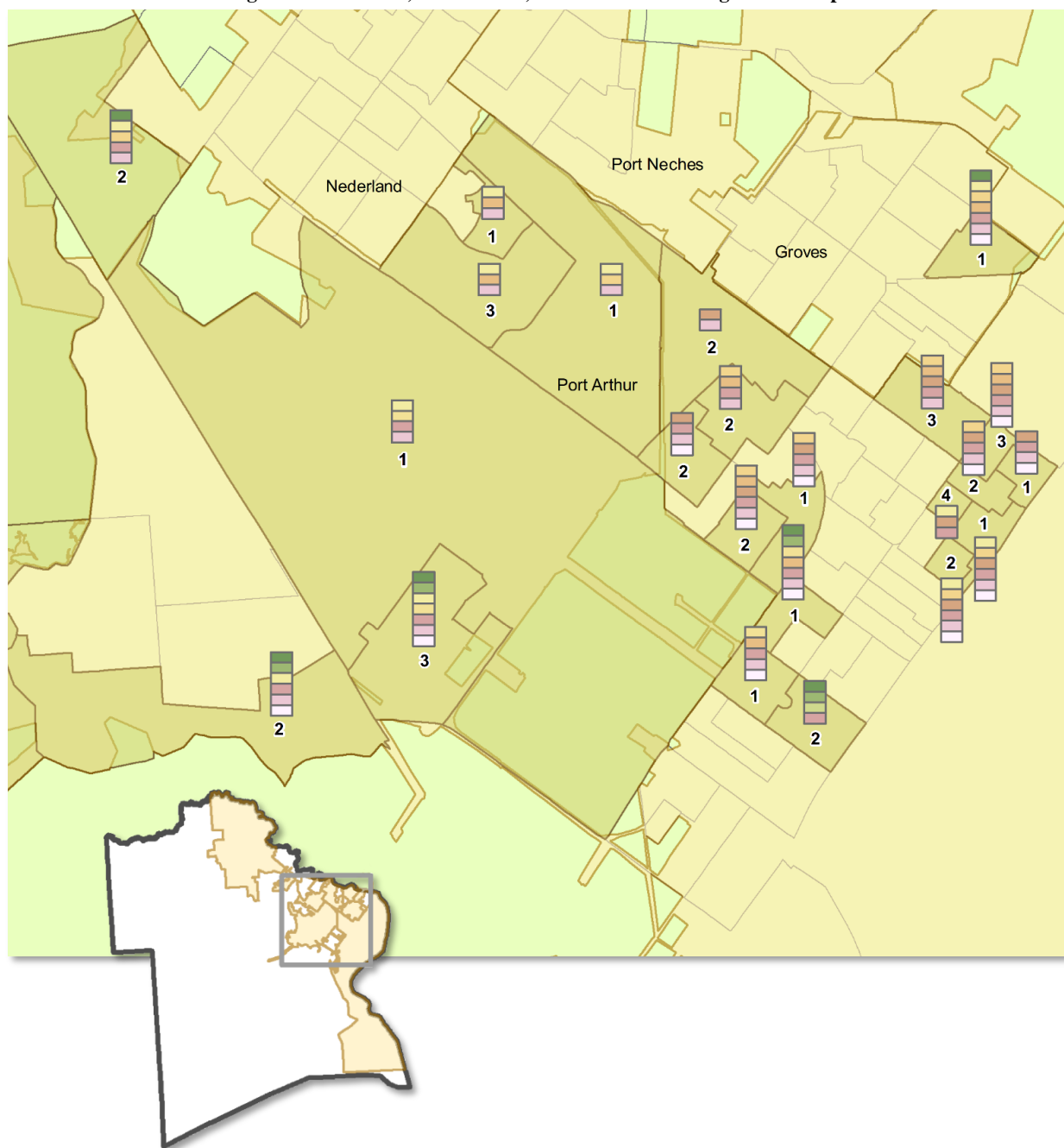


Figure 7: Nederland, Port Arthur, and Port Neches Target Area Map



Orange County

Orange County was declared a MID area by HUD as a result of Hurricane Harvey. According to 2016 Census data, Orange County has a total population of 83,751. 11,083 households had a FVL totaling \$173,840,110. This county has 65 total block groups, with all 65 containing a FEMA applicant with a FVL greater than \$0.

Using the methodology described in the previous section, a population of 45,203 was identified to be targeted for enhanced outreach in this area. This population exceeds the thresholds identified above for impacted households. The locations of these targeted areas are depicted in Figure 8 below. This target population is comprised of the demographics found in Table 8.

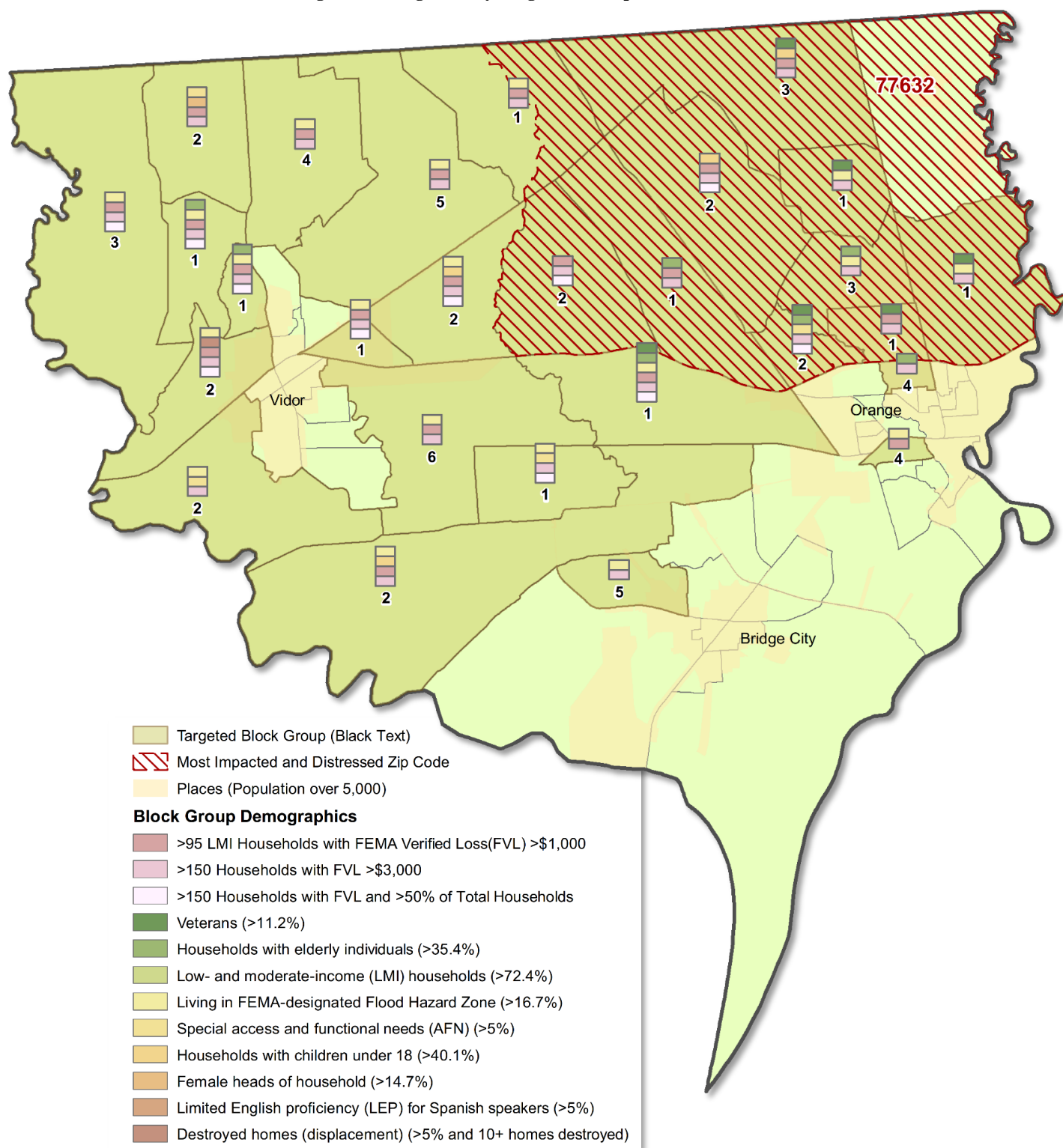
Table 8: Orange County Targeted Population: Demographics – Block Group

Demographic	Total
Total Population in Targeted Block Groups**	45,203
Total Households in Targeted Block Groups**	16,881
Total FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0*	7,638
Total LMI Households*	3,178
Total LEP (Spanish) Individuals**	222
Total AFN Individuals**	255
Total Elderly Households**	4,674
Total Households with Children under 18**	5,638
Total Female Head of Household**	1,221
Total Destroyed Homes*	48
Total Households in Floodplain*	1,830
Total Veteran Individuals**	3,427

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

** According to 2016 American Census Survey (ACS) data

Figure 8: Orange County Target Area Map



Census Block Groups

There are 65 block groups that will be targeted for enhanced marketing and outreach across the South East Texas Region. The specific block groups and the associated demographics are found in Table 9 below. These 65 block groups represent 21% of the total block groups in the region.

- 1 of the targeted block groups exceed the **LMI Households** threshold
- 13 of the targeted block groups exceed the **LEP (Spanish) Individuals** threshold
- 9 of the targeted block groups exceed the **AFN Individuals** threshold
- 15 of the targeted block groups exceed the **Total Elderly Households** threshold
- 17 of the targeted block groups exceed the **Total Households with Children under 18** threshold
- 14 of the targeted block groups exceed the **Total Female Head of Households** threshold
- 1 of the targeted block groups exceed the **Destroyed Homes** threshold
- 37 of the targeted block groups exceed the **Households in a Floodplain** threshold
- 16 of the targeted block groups exceed the **Total Veteran Individuals** threshold

Table 10 provides a descriptor location for each of these block groups.

Table 9: South East Texas Region Targeted Block Groups

Census Tract	Block Group	Total Population**	Total LMI Households**	Total LEP (Spanish) Individuals**	Total AFN Individuals**	Total Elderly Households*	Total Households with Children under 18**	Total Female Head of Household**	Total Destroyed Homes*	Total Households in Floodplain*	Total Veteran Individuals**
1.01	1	3,215	98	0	6	206	406	159	0	7	212
1.01	2	2,630	241	0	20	269	330	154	1	34	144
1.02	1	2,248	102	31	7	116	309	123	0	6	98
21	3	1,149	110	89	4	136	153	70	0	0	88
22	2	509	76	0	9	186	66	39	1	0	89
56	1	894	159	172	7	62	135	39	0	154	45
56	2	906	101	145	0	23	140	37	0	25	0
56	4	589	103	85	6	34	54	0	0	33	25
63	1	880	171	38	17	128	100	53	0	0	102
66	3	2,409	178	235	10	96	384	141	0	0	79
67	1	1,509	202	245	12	81	228	37	0	0	94
67	2	1,323	156	177	5	72	211	103	0	0	65
68	2	1,118	140	163	11	92	132	13	0	0	78
69	1	1,755	128	42	15	113	229	38	0	203	49
69	2	782	109	0	6	172	50	7	0	109	105
69	3	385	146	0	20	119	29	29	0	55	49
70.01	1	2,025	60	69	3	286	347	214	0	59	144
70.01	3	2,962	79	58	7	253	335	272	0	201	190

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Census Tract	Block Group	Total Population**	Total LMI Households**	Total LEP (Spanish) Individuals**	Total AFN Individuals**	Total Elderly Households*	Total Households with Children under 18**	Total Female Head of Household**	Total Destroyed Homes*	Total Households in Floodplain*	Total Veteran Individuals**
70.02	1	2,931	86	35	8	206	439	55	1	168	110
70.02	2	1,247	77	89	6	84	137	0	0	0	48
101	1	1,000	153	252	12	92	125	33	0	0	54
101	2	1,209	144	341	3	78	182	37	0	0	20
101	3	1,155	135	245	1	28	208	51	0	0	7
103	2	2,367	177	44	6	154	399	158	0	0	72
106	1	1,755	117	0	10	226	349	122	0	113	189
112.01	2	2,428	122	26	7	214	420	98	0	116	209
113.03	2	1,875	86	0	4	152	204	6	1	121	159
113.04	1	1,497	115	9	6	159	174	14	1	172	120
114	1	2,488	119	172	5	173	214	16	0	126	102
114	3	1,358	157	0	18	240	93	0	2	210	155
114	5	1,536	120	0	6	248	228	69	0	21	180
115	1	2,415	153	22	11	258	313	37	2	190	188
118	1	939	190	0	19	81	112	66	0	0	24
118	2	610	97	13	6	102	54	17	0	1	85
205	4	840	98	23	3	88	108	0	0	100	63
207	1	1,293	110	0	12	183	124	44	1	91	160
209	4	1,012	85	0	6	212	131	36	0	0	72
210	1	2,191	80	0	2	308	207	58	1	55	216
212	1	1,157	86	0	7	79	135	7	0	64	181
212	2	1,531	118	30	3	99	232	45	0	23	52
212	3	2,253	120	2	7	185	370	82	1	48	218
213	1	3,126	126	0	16	207	376	169	0	10	249
213	2	808	83	0	12	177	69	20	0	25	84
213	3	1,895	84	0	6	393	225	121	0	57	165
214	1	2,021	131	0	13	286	269	62	0	36	152
214	2	2,026	130	0	9	128	268	85	3	52	146
215.01	1	2,322	145	67	12	161	303	28	0	89	184
215.02	4	2,446	126	35	6	243	362	37	0	59	118
215.02	5	1,832	133	0	14	131	154	60	0	65	120
216	1	852	142	0	12	118	90	4	3	133	53
216	2	2,026	128	2	14	262	298	135	0	14	164
216	3	991	189	10	11	111	97	5	14	204	38
217	1	1,036	103	16	11	133	123	32	0	80	72

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Census Tract	Block Group	Total Population**	Total LMI Households**	Total LEP (Spanish) Individuals**	Total AFN Individuals**	Total Elderly Households*	Total Households with Children under 18**	Total Female Head of Household**	Total Destroyed Homes*	Total Households in Floodplain*	Total Veteran Individuals**
217	2	1,151	153	15	10	146	161	32	22	108	95
218	1	979	137	0	12	112	70	7	1	101	99
218	2	1,496	193	4	13	148	240	7	1	118	117
219	6	2,131	148	0	12	206	234	23	0	98	149
220	2	962	94	8	9	113	104	20	0	68	65
222	1	487	73	0	11	36	31	8	1	46	24
222	2	3,790	112	10	6	235	538	48	0	45	241
223	5	2,549	51	0	6	174	319	46	0	41	130
302	1	3,075	208	0	20	321	364	13	0	245	214
303	2	6,334	112	166	2	532	971	158	0	5	495
305.02	1	852	60	0	6	170	86	0	0	18	93
305.02	5	1,201	70	0	6	66	154	3	3	50	38
Grand Total		110,763	8,035	3,185	582	10,702	14,502	3,702	60	4,272	7,645

*FEMA IA Registrants (owners, primary residence) with FEMA Verified Loss >\$0. Data as of June 25, 2018.

** According to 2016 American Census Survey (ACS) data

Table 10: South East Texas Region Targeted Block Group Locations

Tract	Block Group	Location
118	1	Central Port Arthur City between Kansas City Southern railway and Thomas Blvd. Bounded in Southwest by Augusta Ave. and in Northwest by Lake Charles Ave.
118	2	Central Port Arthur City between Thomas Blvd and Sabine Neches Canal. Bounded in Southwest by Augusta Ave. and in Northwest by Lake Charles Ave.
63	1	Central Port Arthur between Thomas Blvd, KC Southern railroad, SH 287/69, and Lake Charles Ave.
56	2	Eastern Port Arthur City between Lakeshore Dr, 9th Ave., 12th Ave., and 7th St.
56	1	Eastern Port Arthur City between Sabine Neches Canal, 12th Ave., and 7th St.
103	2	North Port Arthur City between Hwy 73 and 32nd St. Bounded in the west by 9th and 5th Avenues and in the east by Woodrow Dr. and Roanoke Ave.
70.01	1	North Port Arthur City bounded in south by 9th Ave. and 75 St. Bounded in west by Lynwood Ln/Turtle Creek Dr., in the north by Hwy 365 and in the east by a field.

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Tract	Block Group	Location
205	4	North West Orange City between Edgar Brown Dr./MacArthur Dr. and a rail line. Bounded in east by Adams Bayou.
101	2	Northeastern Port Arthur City between Lewis Dr. and 3rd St. Bounded in southwest by Brazos Ave. and in northeast by Stadium Rd/Imhoff Ave.
101	3	Northeastern Port Arthur City between Lewis Dr. and 7th St. Bounded in southwest by Stadium Rd. and in northeast by a large wooded area.
101	1	Northeastern Port Arthur City north of Sabine Neches Canal and south of 7th St. Bounded in west by Imhoff Ave. and in the east by Duff Dr.
56	4	Northeastern Port Arthur City between 7 th St, Rosedale Dr., Lewis Dr., and Brazos Ave.
66	3	Northeastern Port Arthur City between Lewis Dr., 25 th St., and Jefferson Dr.
67	2	Northern Port Arthur City between 32 nd St, 25 th St, and 4 th Ave.
68	2	Northern Port Arthur City between 36 th St, HW 73, SH 287, and 9 th Ave.
67	1	Northern Port Arthur City between Beaumont Subdivision line, 25 th St., 4 th Ave., 32 nd St, and 5 th Ave.
69	3	Northwestern in Port Arthur City north of TX-73 W and south of 60th St. Bounded in the south west by Union Pacific rail road and the north east by Marion Anderson Ave/50th St/Houston Ave.
69	1	Northwestern in Port Arthur City south of Jack Brooks Regional Airport, between W Port Arthur Rd. and SH 69 and north of Kansas City Southern railway line.
216	1	Partially in Pine Forest City. Bounded in north by HW 1131, in the west by an unnamed local road and in east by a small creek.
21	3	Southeast Beaumont between College St. S 4th St., Washington Blvd, S 8th St.
216	3	Unincorporated place between Neches River on the west and an unnamed local load on the east. Bounded in north by Jasper County and in south by Jefferson County.
1.01	2	North west Beaumont, bounded by Black Creek River to the north along Jefferson Hardin boundary, US-96 S Eastex FWY to the East, Chinn Ln, Voth Rd, Guess St., Walker Rd, N Major Dr., and US-105 to the South and N Keith Rd and B1 Canal to the West.
1.01	1	North west Beaumont bounded by Guess St, Voth Rd. and Chinn Ln to the north, US-69 to the East, Tex-105 to the South, and N Major Dr. to the west.
1.02	1	North Beaumont, bounded by Pine Island Bayou to the north, east and south, and Eastex Fwy to the west.

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Tract	Block Group	Location
22	2	South central Beaumont, bounded by Washington Blvd to the north, S 8th St, Ethel St, Fannett Rd, Stream to the east, Hillbrandt Bayou and Walden Rd to the south and I-10 to the west.
69	2	West Port Arthur City bounded by 61st St., Diamond Ave, 60th St, Jack Ave, 59th St, Jade Ave, Henry O Mills Blvd, Ray Ave and 58th St to the north, Railroad tracks to the east, Taylor Bayou to the south and west
70.01	3	Northwest Port Arthur City, bounded by 9th Ave and 75th St to the north, Lake Arthur Dr to the south, US-96 and East Farm to Market Road 365 to the west.
70.02	2	North west Port Arthur City, bounded by N Twin City Hwy to the east, 32nd St, Roanoke Ave, 36th St, Woodrow Dr, 39th St, Railroad tracks and US-73 to the south, Texas -136-Spur to the west.
70.02	1	Central Port Arthur City bounded by US-365 to the north, S Twin City Hwy, Railroad track and Main Canal to the east, Parkway St. to the south, US-96 N, Lake Arthur Dr., to the west.
106	1	South Groves City bounded by Taft Ave to the east, Tex-73 E to the south and Verde St. to the west.
112.01	2	Unincorporated area bounded by Patillo Rd to the north, US-69 to the east, Frontage Rd, Holmes Rd to the east, Viterbo Rd to the south and W Port Arthur Rd to the west.
113.03	2	Unincorporated area bounded to the north by Craigen Rd, Patterson Rd, Boondocks Rd, Burrell Garner Rd, Burrell Wingate Rd, La Belle Rd, FM 365 Rd; Gallier Canal to the east, Henry O Mill Hwy to the south; and Wilber Rd to the west.
113.04	1	Unincorporated area bounded by W Port Arthur Rd and Gallier Canal to the east, FM 365 Rd to the south and La Belle Rd, Frint Dr, Hillbrandt Bayou to the west.
114	3	Partially located in Bevil Oaks, bounded to the north by Big Thicket National Preserve, Tram Rd to the east, TEX-105 to the south and Pine Island Bayou to the west.
114	5	Unincorporated area west of Beaumont bounded by Tram Rd to the north, Pine Island Bayou and Tolivar Canal Rd to the east, US-90 to the south, and Imes Rd to the west.
114	1	Unincorporated area south west of Beaumont bounded by Mason Rd, Mc Dermard Rd, Pignut Rd, Green Pond Gully Rd, US-90 to the north, Walden Rd and US-364 to the east, Fannett Rd to the south and US-365 to the west.
115	1	Unincorporated area bounded by Pine Island Bayou to the north, TX-326 to the east, Hwy 124, League Rd and Klein Rd to the south and Liberty Jefferson boundary to the west.
207	1	Unincorporated area bounded by Us-90 to the north, Railroad Tracks to the east and south and Cow Bayou to the west.

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Tract	Block Group	Location
209	4	Central Orange, bounded by I-10 to the north, Railroad Tracks to the east, Cordrey Ave, N 16th St, W Sunset Dr, N 28th St and W Park Ave to the south and Adam's Bayou to the east.
210	1	Unincorporated area bounded by W Bluff Rd to the north, Sabine River to the east, I-10 to the south and state Hwy 87 to the west.
212	2	Unincorporated area bounded by Tex-12 to the north, FM 1130 to the east, FM 1078 to the south and E Wynne Rd to the west.
212	3	Unincorporated area bounded by Newton-Orange boundary to the north, State Hwy 87 to the east, S Teal Rd, FM 1130, S Bilbo Rd, TX-12 to the south, and TX-62 to the west.
212	1	Unincorporated area bounded by S Teal Rd to the north, N 16th St and Little Cypress Dr. to the east and FM 1130 to the south and west.
213	1	North central Orange City bounded by Allie Payne Rd to the north, State Hwy 87 to the east, US-90 to the south and Adams Bayou to the west.
213	3	Partially incorporated area in Orange City, bounded by FM 1130 and Little Cypress Dr to the north, State Hwy 87 to the east, Halliburton Rd to the south and Adams Bayou and FM 1078 to the west.
213	2	Unincorporated area bounded by FM 1078 to the north, Adams Bayou to the east, I-10 to the south and Railroad Tracks to the west.
214	2	Unincorporated area bounded by Bland Rd to the north, Old Buna Rd to the east, I-10 to the south and Cow Bayou to the west.
214	1	Unincorporated area bounded by Bland Rd to the north, Old Hwy 62 to the east, I-10 to the south and Old Buna Rd to the west.
215.01	1	Unincorporated area bounded by Newton-Orange boundary to the north, TX-62 to the east, TX-12 to the south and freestanding boundary to the west.
215.02	5	Unincorporated area bounded by Jasper-Orange boundary to the north, freestanding boundary to the east, TX-12 to the south, Evangeline Dr, N Tram Rd, Operators Ln, Caney Creek, Rebel Rd, Dixie Dr and Texla Rd and Blankenship Rd to the west.
215.02	4	Unincorporated area bounded by Jasper-Orange boundary to the north, Texla Rd, Rebel Rd, Cole Rd and freestanding boundary to the east, Spoonemore Rd to the south and N Main St to the west.
216	2	Unincorporated area bounded by Jasper-Orange boundary to the north, N Main St to the east, Hwy 1131 to the south and Unamed Canal to the west.
217	1	Unincorporated area bounded by Lakeview Cutoff St to the north, N Main St. to the east, freestanding boundary to the south, Caney Creek and Tiger Creek to the west.
217	2	Unincorporated area bounded by Neches River to the north, North Main St to the east, W FWY Blvd S to the south and Neches River to the west.

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Tract	Block Group	Location
218	1	East Vidor, bounded by TX-12 to the north, Evangeline Dr to the East, US-90 to the south and west.
218	2	Unincorporated area bounded by TX-12 to the north, Cow Bayou to the east, US-90 to the south and Evangeline Rd to the west.
219	6	Unincorporated area bounded by US-90 to the north, Cow Bayou, Railroad tracks and Hwy 1135 to the east, S Main St to the south, and Unnamed Stream to the west.
220	2	Unincorporated area bounded by US-90 to the north, Highland St, W Park St, N Dewitt Rd, Old Spanish Trail, Mansfield Ferry Rd and S Main St to the east, S Mansfield Ferry Rd to the south and Neches River to the west.
222	2	Unincorporated area bounded by Old Mansfield Ferry Rd, S Main St, Orangefield Rd, Cow Bayou and Railroad Tracks to the north, TX-62 to the east, Orangefield Rd, FM 408 and Bessie Heights Rd to the south and Neches River to the west.
222	1	Unincorporated area bounded by S Terry Rd to the north, Cow Bayou to the east, Orangefield Rd to the south and Hwy 1135 to the west.
223	5	Unincorporated area bounded by Bessie Heights Rd to the north, Marie Gully and FM 408 to the east, W Roundbunch Rd to the south and west.
302	1	Unincorporated area bounded by FM 421 to the north, freestanding boundary to the east, Pine Island Bayou to the south, Old Beaumont Rd and TX-36 to the west,
303	2	Unincorporated area bounded by FM 770, TX-326 and Cypress Creek to the north, US-287 to the east, TX-421, Black Creek, TX-326, TX-421 to the south, Breaux Rd to the west.
305.02	1	Unincorporated area bounded by FM 421 to the north, S Lhs Dr and Boggy Creek to the east, Keith Rd to the south and Beaver Brook to the west.
305.02	5	Unincorporated area bounded by Keith Rd to the north, Hwy 69 S to the east, Pine Island Bayou to the south and just west of Beaver Brook to the west.

Census Tracts

Of the 65 targeted block groups across the South East Texas Region, there are 42 that fall into Census Tracts targeted for populations with high concentrations of racial or ethnic minorities living in poverty and/or various disabilities. The specific Census Tracts and the associated demographics are listed in Table 11. Since this disability data is not tabulated at the block group level, it is difficult to determine exactly what portion of the disabled population will be targeted within the targeted block groups. These targeted areas are depicted in Figures 9-13 on the following pages. Table 12, provides a descriptor location for each of these Census Tracts.

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Table 11: South East Texas Region Targeted Block Groups within Census Tracts with Disabilities

Census Tract	Block Group(s)	Persons with a Hearing Difficulty**	Persons with a Vision Difficulty**	Persons with a Cognitive Difficulty**	Persons with a Ambulatory Difficulty**	Persons with a Self –Care Difficulty**	Persons with an Independent Living Difficulty**	Racial and ethnic minorities living in poverty – Black/African-American*	Racial and ethnic minorities living in poverty – Hispanic*	Racial and ethnic minorities living in poverty – Asian*
1.01	1,2							✓		
21	3				✓			✓		
22	2			✓	✓			✓		
56	1,2,4							✓	✓	✓
63	1			✓	✓		✓	✓		
66	3							✓	✓	✓
67	1,2								✓	
68	2								✓	
69	1,2,3				✓	✓	✓	✓		
70.01	1,3				✓			✓	✓	
70.02	1,2									✓
101	1,2,3								✓	
103	2							✓	✓	
106	1	✓								
112.01	2	✓								
113.03	2	✓								
114	1,3,5	✓							✓	
115	1	✓								
118	1,2	✓	✓	✓	✓		✓	✓		
205	4			✓					✓	
207	1	✓		✓	✓		✓	✓		✓
209	4	✓			✓			✓		
210	1	✓								
212	1,2,3	✓								
213	1,2,3	.		✓			✓	✓		✓
215.02	4,5	✓		✓						
220	2	✓					✓			
223	5	✓		✓						
302	1		✓	✓						
305.02	1,5	✓					✓			

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

** According to 2016 American Census Survey (ACS) data

Figure 9: Orange County Targeted Census Tracts

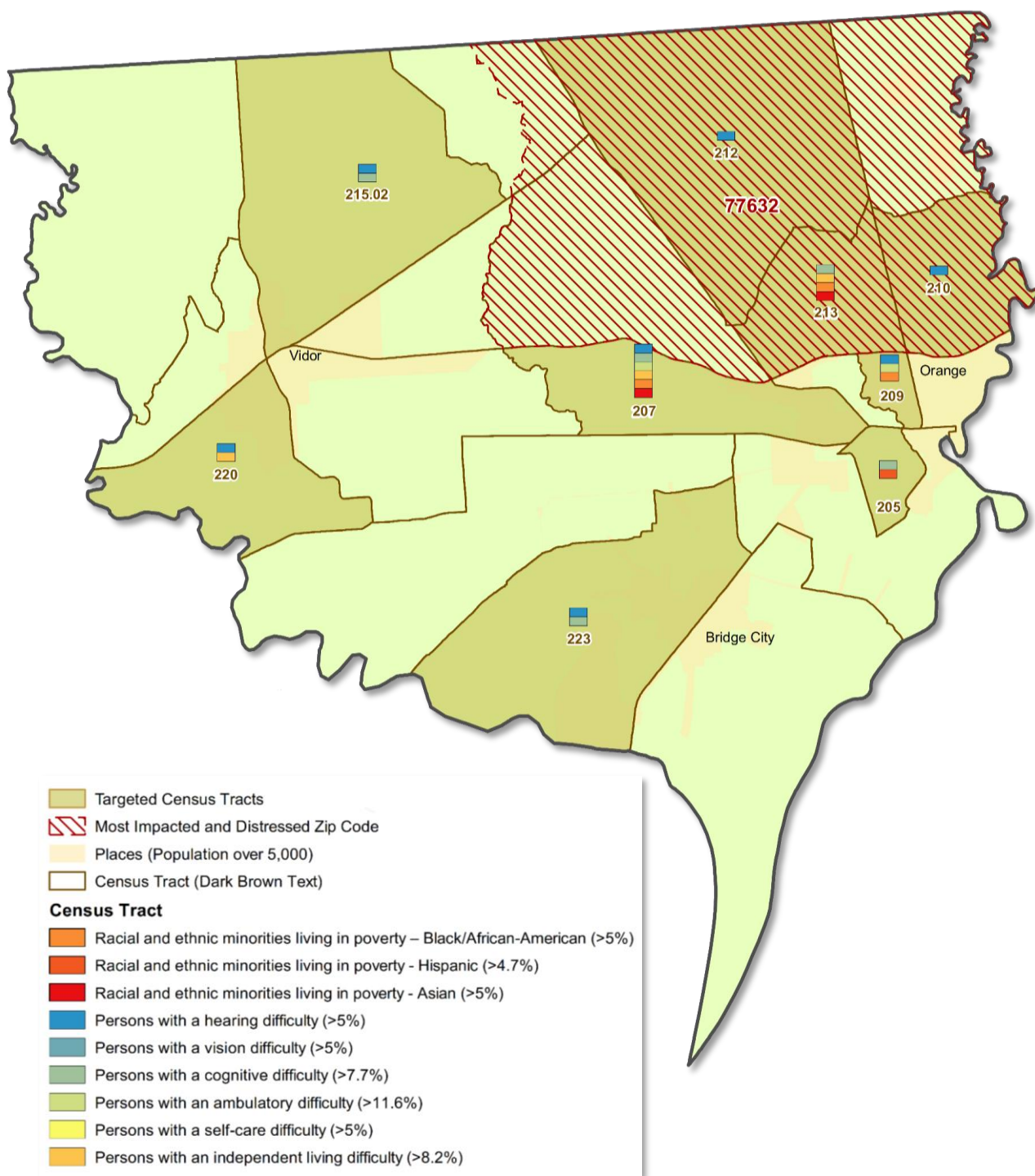
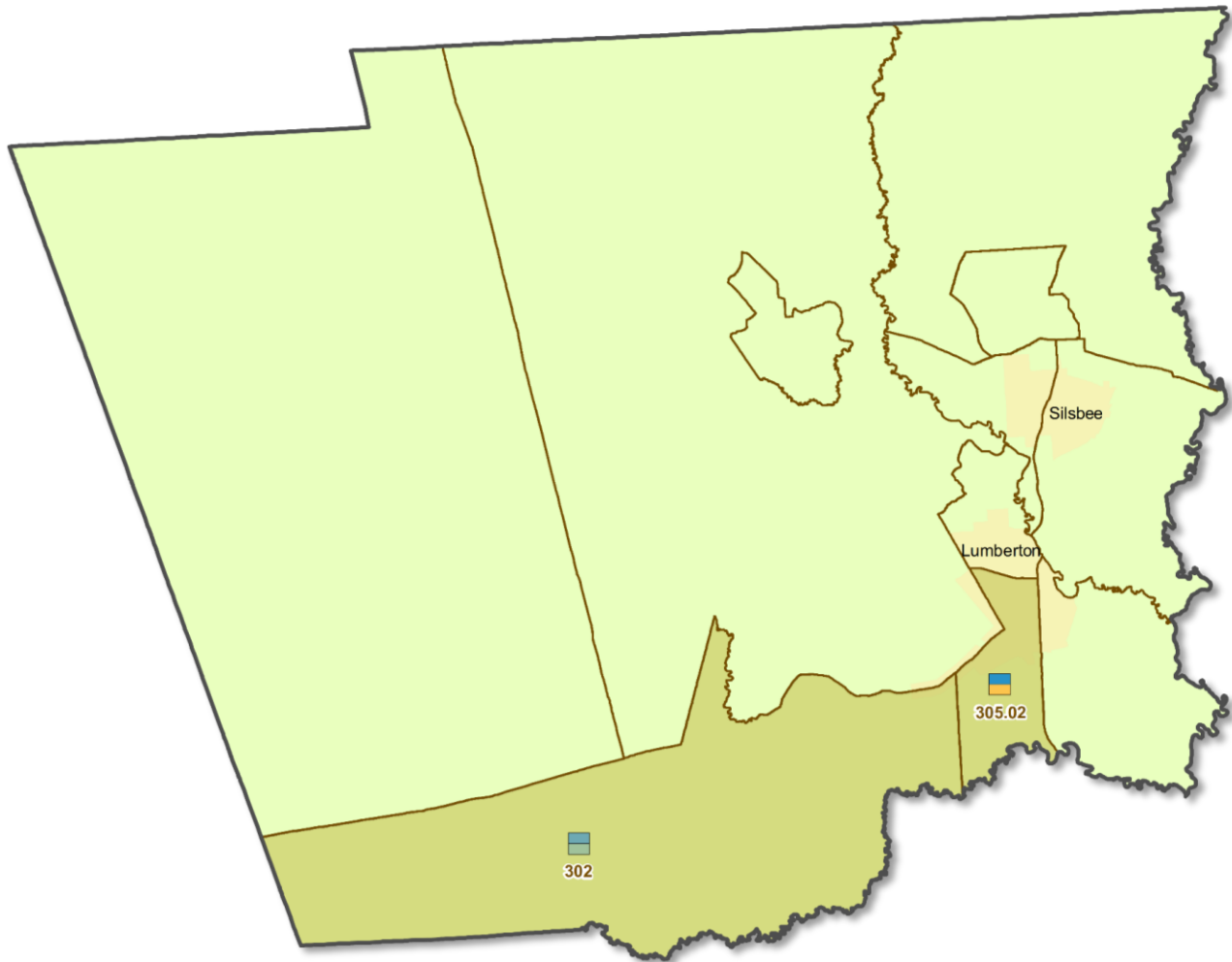


Figure 10: Hardin County Targeted Census Tracts



 Targeted Census Tracts	Census Tract
 Places (Population over 5,000)	 Racial and ethnic minorities living in poverty – Black/African-American (>5%)
 Census Tract (Dark Brown Text)	 Racial and ethnic minorities living in poverty - Hispanic (>4.7%)
	 Racial and ethnic minorities living in poverty - Asian (>5%)
	 Persons with a hearing difficulty (>5%)
	 Persons with a vision difficulty (>5%)
	 Persons with a cognitive difficulty (>7.7%)
	 Persons with an ambulatory difficulty (>11.6%)
	 Persons with a self-care difficulty (>5%)
	 Persons with an independent living difficulty (>8.2%)

Figure 11: Jefferson County Targeted Census Tracts

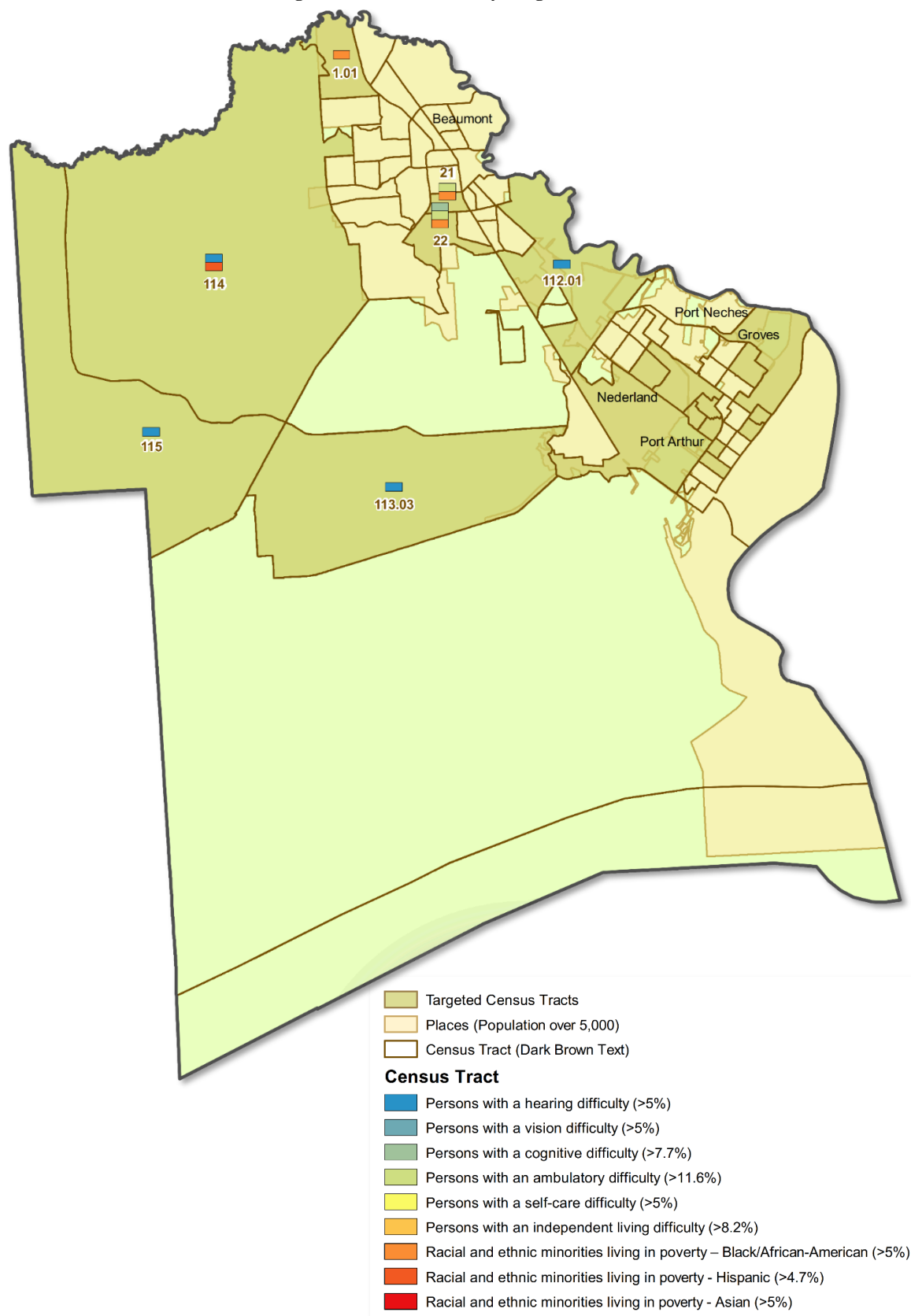
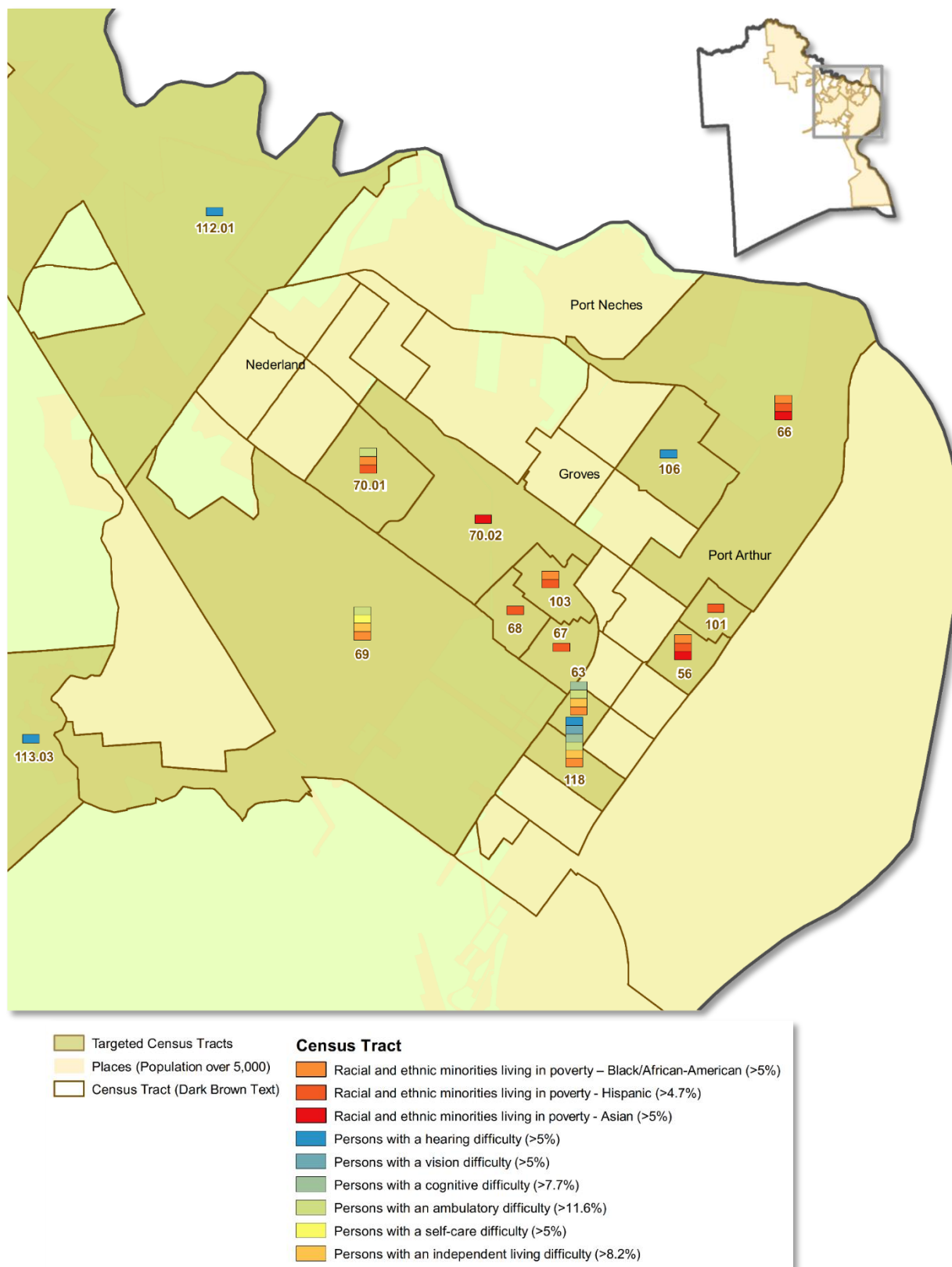


Figure 12: Jefferson County – Port Arthur Area Targeted Census Tracts



State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Table 12: South East Texas Region Targeted Census Tract Locations

Census Tract	Location
1.01	Northwest Beaumont, bounded by Pine Island Bayou to the north, US-96 to the east, TX-105 to the south, Keith Rd to the west.
21	Southeast Beaumont, between Hwy 90, rail line, Washington Blvd and S I-10.
22	South Beaumont bounded by Washington Blvd to the north, S 4th St to the east, W Cardinal Dr, Avenue A to the east, Unnamed canal and Hillebrandt Bayou to the south and I-10 to the west.
56	North Port Arthur City, bounded by Brazos Ave to the northeast, Sabine Canal to the southeast, 9th Ave to the southwest and Lewis Dr to the northwest.
63	Central Port Arthur City south between the Kansas City Southern rail line and Thomas Blvd. Bounded in northeast by Woodworth Blvd and in southwest by Lake Charles Ave and in south by 16th St and Dequeen Blvd.
66	Mostly located in north Port Arthur City, bounded by Neches River to the north, Sabine Lake to the east, Sabine Neches Canal to the south and Gulfway Dr and Pure Atlantic Rd to the west.
67	Central Port Arthur City bounded by Railroad tracks to the east and south, Unnamed canal and 32nd St to the west.
68	West Port Arthur City, bounded by 5th Ave to the east, 32nd St to the south, Memorial Blvd to the southwest and TX-73 to the northwest.
69	West Port Arthur bounded by Viterbo Rd to the north, US-96 to the east, Railroad tracks to the southeast, Taylor Bayou and Port Arthur Rd to the west.
70.01	Southern Nederland (Jefferson County) 75th St. to the South, 9th Ave. to the West, Highway 365 to the North, and the waterway to the East.
70.02	North Port Arthur City, bounded by N Twin City Hwy to the northeast, E Parkway St to the southeast, Memorial Blvd to the southwest and US-365 to the northwest.
101	North Port Arthur City bounded by freestanding boundary to the east, Sabine Neches Canal to the south and Brazos Ave and Lewis Dr to the west.
103	Central Port Arthur City, bounded by Railroad tracks to the east, 25th St to the south, 5th Ave and TX-73 to the west.
106	East Groves, bounded by Pure Atlantic Rd and Taft Ave to the northeast, Gulfway Dr to the southeast, Main Ave to the southwest and 39th St to the northwest.
112.01	Unincorporated area bounded by Neches River to the north and east, Railroad tracks, Canal Ave and Viterbo Rd to the southeast, W Port Arthur Rd, Sulphur Dr, Spindletop Rd and S MLK JR Blvd, Gulf States Rd and Railroad tracks to the west.

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Census Tract	Location
113.03	Unincorporated area bounded by Hwy 365 to the north, Taylor Bayou to the east, Henry O Mills Hwy to the south, Wilber Rd and TX-124 to the west.
114	Unincorporated area immediately west of Beaumont bounded by Pine Island Bayou to the north, Keith Rd and S Major Dr to the east, TX-124 to the southeast, Hwy 365 to the south and TX-326 to the west.
115	Unincorporated area bounded by Pine Island Bayou to the north, Hwy 326 to the east, TX-124 to the southeast and Liberty-Jefferson boundary to the west.
118	Port Arthur (Jefferson County) Sabine Neches Canal to the South, Augusta Ave to the West, KC Southern Railroad to the North, and Lake Charles Ave. to the East.
205	West Orange (Orange County) Sabine River and Union Pacific Rail to the South, Edgar Brown Dr. to the West, MacArthur Dr. to the North, and the Sabine River and Union Pacific Rail to the East.
207	Unincorporated area bounded by I-10 and W Park Ave to the north, Edgar Brown Dr to the southeast, Railroad tracks to the south and Cow Bayou to the west.
209	Southwest Orange City, bounded by I-10 to the north, N 16th St to the east, MacArthur Dr to the south and Adams Bayou to the west.
210	Unincorporated area bounded by W Bluff Rd to the north, Sabine River to the east, I-10 to the south and State Hwy 87 to the west.
212	Unincorporated area bounded by Newton-Orange boundary to the north, N 16th St to the east, Little Cypress Creek Dr to the southeast, FM 1130/Lemonville Rd to the south, FM 1078 to the southwest, TX-62 to the west.
213	Mostly located in north west Orange City, bounded by FM 1130 to the north, N 16th to the east, I-10 to the south and Womack Rd to the west.
215.02	Unincorporated area bounded by Jasper-Orange boundary to the north, freestanding boundary between Jasper-Orange boundary and State Hwy 12 to the east, State Hwy 12 to the southeast, N Main St to the west.
220	Partially incorporated in Rose City and Vidor City, bounded by S Main St, to the east, S Mansfield Rd to the south and Neches River to the west.
223	Partially incorporated in Port Arthur and Bridge City, bounded by Orangefield Rd to the north, State Hwy 73 to the east, Texas Ave to the southeast, Nig Bayou to the southwest, Bessie Heights Rd to the west and northwest and FM 408 to the west.
302	Unincorporated area bounded by freestanding boundary, TX-326, Black Creek and TX-421 to the north, Beaver Brook to the east, Pine Island Bayou and Hardin-Liberty border to the south and west.

Census Tract	Location
305.02	Partially located in Lumberton bounded by W Chance Cutoff to the north, N Main St to the east, Pine Island Bayou to the south and Beaver Brook to the west.

Stakeholder Input and Community Engagement

Community input is an important factor in successfully completing a responsive, robust regional unmet needs analysis. The partners, staff, organizations, and groups detailed below will provide key insight into unmet needs, drive and focus outreach, and ground truth the analysis by engaging individuals and organizations already performing important work in the recovery efforts.

To achieve the best outreach results, stakeholders will be engaged at every step of the process to ensure that their vital local knowledge is a component of the analysis of unmet need. Engagement with these individuals will continue by email, phone call, and by coordinating with them directly during scheduled meetings.

A list of meetings that have been conducted is included at the end of the Stakeholder Input and Community Engagement portion of this plan. The current list of key stakeholders is also included, although this list is subject to change as stakeholder participation evolves throughout the engagement process.

For each event/informational meeting, a stakeholder comment log will be kept. This log may identify gaps in the analysis, unidentified populations who should be included, and any other relevant information that should be included in this analysis.

COGs and Local Governments

Southeast Texas Regional Planning Commission (SETRPC)

SETRPC exists to provide Hardin, Jefferson, and Orange Counties with regional problem solving, regional planning, intergovernmental cooperation and coordination, and a forum through which discussion occurs on a regional basis. The SETRPC has established service divisions, including a Community Services Division, Disaster Recovery Division, and Transportation and Environmental Resources Division. These service divisions and other key COG staff are familiar with the ongoing recovery and will be key partners in providing input to the regional needs assessment and in planned outreach efforts.

A stakeholder meeting organized by SETRPC was held on October 12, 2018. This stakeholder meeting brought elected officials, COG staff, community development organizations, nonprofit and religious organizations, and fair housing advocates in the COG together to discuss recovery

topics. Output from this meeting will help lay the groundwork for future COG collaborations on outreach and inform future needs and targeted marketing to potential program beneficiaries.

Hardin County

Hardin County has its own county offices which will be crucial in developing a responsive and robust outreach effort. These offices include Emergency Management and Homeland Security and Floodplain Administration. Where possible, Hardin County elected officials and staff will be used to provide insight and guidance on the best method to reach the target outreach groups in the county.

The first Hardin County stakeholder meeting was held on Friday, November 9, 2018 at the Hardin County Courthouse. Attendees at the meeting included county staff, COG staff, elected officials, and other stakeholders and advocates. The meeting was hosted by AECOM and the Texas General Land Office. The agenda for the meeting included a welcome and introductions, a HAP program overview, detailed description of each phase of the HAP, and a comment period for stakeholder input. All stakeholder comments and questions were recorded using a comment card and are part of the written record of the event. The cards will be included as part of the written record for the event. The comments for this meeting did not result in additional data or information to inform the final Needs Assessment. Nonetheless, the meeting served as great opportunity to strengthen community relationships, increase community engagement, and share information about the Homeowner Assistance Program.

Jefferson County

Jefferson County offices that provide services related to the disaster recovery include Economic Development, Emergency Management, Environmental Control, Historical Commission, Public Health, and Risk Management. These offices have vital information to inform the outreach and engagement efforts, and county staff and these departments will be included as desired, to assist in the outreach effort in Jefferson County.

In addition to Jefferson County staff, the City of Beaumont also has Emergency Management, Community Development, and Planning offices which are available to assist in outreach in the urban center of the COG.

A stakeholder meeting was held in Jefferson County on Thursday, November 15, 2018 at the Jefferson County Courthouse. Attendees at the meeting included county staff, COG staff, elected officials, and other stakeholders and advocates. The meeting was hosted by AECOM and the Texas General Land Office. The agenda for the meeting included a welcome and introductions, a HAP program overview, detailed description of each phase of the HAP, and a comment period for stakeholder input. All stakeholder comments and questions were recorded using a comment card and are part of the written record of the event. The comments for this meeting did not result in additional data or information to inform the final Needs Assessment. Nonetheless, the meeting served as great opportunity to strengthen community relationships, increase community engagement, and share information about the Homeowner Assistance Program.

Orange County

Orange County has many of the same offices as the other counties in the COG; Emergency Management, Social Services, and Environmental Health and Code Compliance. These offices have an interest in disaster recovery and will be useful in identifying outreach needs in the county.

A stakeholder meeting was held in Orange County on Friday, November 16, 2018 at the Orange County Expo and Convention Center. Attendees at the meeting included county staff, COG staff, elected officials, and other stakeholders and advocates. The meeting was hosted by AECOM and the Texas General Land Office. The agenda for the meeting included a welcome and introductions, a HAP program overview, detailed description of each phase of the HAP, and a comment period for stakeholder input. All stakeholder comments and questions were recorded using a comment card and are part of the written record of the event. The comments for this meeting did not result in additional data or information to inform the final Needs Assessment. Nonetheless, the meeting served as great opportunity to strengthen community relationships, increase community engagement, and share information about the Homeowner Assistance Program.

Housing Counseling Agencies and Other Social Service Providers

The SETRPC provides disaster recovery housing counseling services through its disaster recovery service. The disaster recovery community service employees dedicated housing eligibility specialist should help inform the outreach plan based on their knowledge of the region's recovery needs.

Hardin County is uniquely positioned in the COG to also fall within the Deep East Texas Regional Housing Authority (DETRHA). DETRHA develops and operates housing programs for low-income families.

The City of Beaumont operates the Beaumont Housing Authority (BHA). BHA serves almost 3,000 families with affordable housing opportunities in and around the region. The BHA administers housing assistance programs for the entire SETRPC including Hardin County despite its overlap with DETRHA.

Counties provide social services through their individual offices as defined in the COG and local governments section detailed above. Specific social services provided by the COG include the Aging and Disability Resource Center (ADRC) and the Area Agency on Aging (AAA). These organizations advocate for aging persons and disability needs in the COG.

These public housing agencies and social service providers will be engaged in the outreach effort to ensure vulnerable low income, aging, and disabled populations are effectively reached as outreach efforts continue.

Voluntary Organizations Active in Disasters, Long-Term Recovery Groups, and Emergency Management Coordinators

The State of Texas has extensive Voluntary Organizations Active in Disasters (VOAD). Many VOADs are religious organizations or non-profit construction groups such as Habitat for Humanity. The outreach plan will seek to utilize the on the ground experience of VOADs to better inform outreach needs and leverage short-term VOAD participation into a longer-term commitment to Southeast Texas recovery.

Long term recovery groups often establish themselves post-disaster to address an emergency need. The United Way of Orange County is one such long term recovery group which has been active in the region. Two programs, Orange County Disaster Rebuild and Hardin County Strong have been established.

Emergency management coordinators exist at each level of the COG, including the City of Beaumont, each county in the SETRPC, and the SETRPC itself. Key staff members from these organizations will be engaged to help inform the outreach effort for the targeted outreach areas.

Other Community Partners

Other community partners are likely to emerge during continued public outreach. Regional expertise will be utilized to inform important recovery needs such as environmental considerations, planning organizations, historic preservation societies, and more.

A list of initial key stakeholders identified for the region is provided in Table 13. Note, this list is preliminary and not comprehensive.

Table 13: South East Texas Region Stakeholders

Organization	Division or Office
SETRPC	Community Services Division
SETRPC	Disaster Recovery
SETRPC	Transportation and Environmental Resources
Orange County	Diocese of Beaumont
Orange County	Emergency Management
Orange County	Social Services
Orange County	Environmental Health & Code Compliance
Jefferson County	Southeast Texas Emergency Relief Fund
Jefferson County	SETRPC, Faith Based Organizations
Jefferson County	Office of Emergency Management
Jefferson County	Environmental Control
Jefferson County	Jefferson County Historical Commission
Jefferson County	Public Health
Jefferson County	Risk Management

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Organization	Division or Office
Hardin County	Floodplain Managers Office
Hardin County	Office of Emergency Management
Hardin County	Office of Emergency Management
Hardin County	Deep East Texas Regional Housing Authority (DETRHA)
City of Beaumont	Emergency Management
City of Beaumont	Planning & Community Development
Nonprofit Organizations	Aging and Disability Resource Center (ADRC)
Nonprofit Organizations	Area Agency on Aging (AAA)
Nonprofit Organizations	Habitat for Humanity
Nonprofit Organizations	The United Way of Orange County
Nonprofit Organizations	Orange County Disaster Rebuild
Nonprofit Organizations	Hardin County Strong

Stakeholder Participation

Table 14 below describes stakeholder meetings that were held during the 30 day comment period for the Regional Needs Assessment:

Table 14: Community Consultations

Date	Meeting	Location	Purpose/ Parties Represented
11/09/18	Hardin County Stakeholder Meeting	Hardin County Courthouse	To gather input on methodology for Needs Assessment. <ul style="list-style-type: none"> • Regional Elected officials • COG Staff • Community Development Organizations • Nonprofit Organizations • Religious Organizations • Fair Housing Advocates
11/15/18	Jefferson County Stakeholder Meeting	Jefferson County Courthouse	To gather input on methodology for Needs Assessment. <ul style="list-style-type: none"> • Regional Elected officials • COG Staff • Community Development Organizations • Nonprofit Organizations • Religious Organizations • Fair Housing Advocates

Date	Meeting	Location	Purpose/ Parties Represented
11/16/18	Orange County Stakeholder Meeting	Orange County Expo and Convention Center	To gather input on methodology for Needs Assessment. <ul style="list-style-type: none"> • Regional Elected officials • COG Staff • Community Development Organizations • Nonprofit Organizations • Religious Organizations Fair Housing Advocates

Calculation Methodology and Assumptions

FEMA Verified Loss and Unmet Needs Calculation

As described in the State Action Plan for Disaster Recovery, unmet need calculations are based upon the individual household level data in the FEMA IA data set, which is allocable to a specific Census block group. Included with each registrant's information is a FVL value. Following a disaster, FEMA performs on-site inspections to calculate an amount of loss, based on the general depreciation amount for items of average quality, size and capacity with disaster-related damage. FEMA verified losses are based on the minimum amount necessary to restore the home to a safe, sanitary, and secure condition and does not necessarily represent the full cost of repairs needed to fully repair, rehabilitate, or reconstruct the home. However, FVL can be used as an indicator of the level of damage a household experienced by using a methodology developed by HUD that evaluates the relationship between FVL and the total cost to repair, rehabilitate, or reconstruct the home. Using this method each owner occupied primary residence with a FVL of \$8,000 or more is categorized into one of three categories:

- Major-Low: \$8,000 to \$14,999 of FEMA verified loss
- Major-High: \$15,000 to \$28,800 of FEMA verified loss.
- Severe: Greater than \$28,800 of FEMA verified loss

Multipliers provided by HUD and based on the Small Business Administration (SBA) median repair cost for the specific disaster category less the weighted average of expected SBA and FEMA repair costs are used to calculate estimated unmet need. Based on values provided by HUD to the GLO, the estimated weighted average of expected SBA and FEMA total repair costs for each category are:

- Major-Low: \$56,342
- Major-High: \$75,414
- Severe: \$101,390

These estimates are applied to each individual owner occupied principal residence in the FEMA IA data set which then can be aggregated into their respective block groups, census tracts, counties, or other geographies.

Funding Targets by Income Bracket

HUD requires that at least seventy percent (70%) of the CDBG Disaster Recovery allocation be expended on activities that benefit LMI households. The Needs Assessment establishes funding

targets for these COG-level allocations for homeowner households at or below the greater of 30% AMFI or the federal poverty level, between 31% and 50% AMFI, and between 51% and 80% of AMFI.

The targets are calculated based upon the proportion of FEMA IA registrant primary homeowners with FVL (more than \$0) in each income category.

The maximum target amount for the LMI income categories is 100% of the allocation. For each individual LMI category the minimum target funding level equals its percentage of the total registrant population. If the sum of the three LMI minimum targets does not equal or exceed 70% of the allocation, the amount needed to bring the total LMI share to 70% is allocated to the 0-80% AMFI non-targeted funding target. Any expenditures that benefit homeowner households with incomes that exceed 80% of the AMFI are limited to that group's percentage of the total FEMA IA registrants or thirty percent (30%) of the COG's allocation, whichever is lower.

Targeted Marketing and Outreach by Block Group

Identification of block groups to receive targeted marketing and outreach relies upon the FEMA Individual Assistance (IA) data set and U.S. Census American Community Survey data 2016 based on 2012-2016 5-year estimates. The FEMA IA data set was refined to include only registrant records with the following characteristics: (1) homeowner (i.e., owner occupied), (2) primary residence, and (3) FEMA verified loss (greater than \$0).

Targeted block groups, which demonstrate a significant level of need relative to other affected block groups, were identified in the following manner:

- 4) Any block group with at least 95 LMI registrant households where the average FEMA verified loss for the LMI households is at least \$1,000; or
- 5) Any block group with at least 150 registrant households of any income where the average FEMA verified loss for the households is at least \$3,000; or
- 6) Any block group with at least 150 registrant households of any income where at least half of the total households in the block group are registrant households. This factor was added to include small population block groups that had proportionately high numbers of affected households.

Threshold criteria was then established to identify areas to receive the targeted marketing and outreach for each target population. In most cases the 75th percentile value was used as the threshold percentage, meaning that 25 percent of the areas in the region would be targeted for the marketing and outreach activities if the area also meets the criteria established above for concentration of households affected by Hurricane Harvey. When this resulted in threshold values less than 5%, a value of 5% was typically used as the minimum value to represent a population concentration. Some exceptions to this method were made to identify additional areas to target. For example, to reach additional areas with high concentrations of African-American or Asian populations living in poverty, tracts were included if the population of the minority group was greater than the region average and had a poverty rate greater than the regional average regardless of race or ethnicity. This resulted in an increase from 18 to 29 percent of census tracts

identified as having a concentration of African-Americans living in poverty and an increase from 1 to 10 percent of tracts identified as having a concentration of Asians living in poverty.

The first table below identifies the data source and calculation methodology used to determine the threshold criteria for each demographic evaluated. It also shows the average values for the State of Texas, when available, and the 48 counties affected by Hurricane Harvey and covered by the State HAP. Note this includes areas outside of the South East Texas Region.

The second table below identifies the threshold criteria values for the region and the associated percentile. The percentile represents the number of block groups or tracts comprised of block groups that would be targeted. For example, if set at the 75 percentile, 25 percent of block groups or tracts would be targeted.

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Table 15: Threshold Criteria Calculation Methodology

Demographic	Data Source	Calculation	Criteria Basis	State Avg.	Harvey Affected Area Avg.
Low- and moderate-income (LMI) households	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >\$0): Income Group Data Field calculated using HUD Section 8 Income Limits and FEMA IA Income Data Field	For each Census Block Group: Sum of LMI (ELI + I50 + I80) Count / Registrant Count for Census Block Group	75 percentile	N/A	60.2% (32 percentile)
Racial and ethnic minorities living in poverty – Black/African-American	U.S. Census ACS 5-Year (2012-2016) Table S1701 (Poverty Status in Past 12 Months)	For each Census Tract: Sum of Below Poverty Level Count for Black or African American Alone / Total Population for Whom Poverty Status	75 percentile or above average Black/African-American population and poverty rates for Census Block Group	2.6%	2.3% (68 percentile)
Racial and ethnic minorities living in poverty - Hispanic	U.S. Census ACS 5-Year (2012-2016) Table S1701 (Poverty Status in Past 12 Months)	For each Census Tract: Sum of Below Poverty Level Count for Hispanic or Latino Origin (of any race) / Total Population for Whom Poverty Status is Determined	75 percentile for Census Block Group	9.4%	6.1% (60 percentile)
Racial and ethnic minorities living in poverty - Asian	U.S. Census ACS 5-Year (2012-2016) Table S1701 (Poverty Status in Past 12 Months)	For each Census Tract: Sum of Below Poverty Level Count for Asian Alone / Total Population for Whom Poverty Status is Determined	75 percentile or above average Asian population and poverty rates for Census Block Group	0.5%	0.4% (82 percentile)
Limited English proficiency (LEP) for Spanish speakers	U.S. Census ACS 5-Year (2012-2016) Table B16004 (Age by Language Spoken at Home by Ability to Speak English)	For each Census Block Group: Sum of Count of Speak Spanish and Speak English Less Than Well / Total Population	5% for Census Block Group	7.0%	3.3% (67 percentile)
Special access and functional needs (AFN)	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >\$0): AFN Data Field	For each Census Block Group: Sum of Y / Registrant Count for Census Block Group	5% for Census Block Group (81 percentile)	N/A	3.0% (65 percentile)
Persons with a hearing difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with a Hearing Difficulty / Civilian Noninstitutionalized Population for Census Tract	Greater of 5% or 75 percentile for Census Block Group	3.4%	3.8% (47 percentile)
Persons with a vision difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with a Vision Difficulty / Civilian Noninstitutionalized Population for Census Tract	Greater of 5% or 75 percentile for Census Block Group	2.5%	2.5% (47 percentile)
Persons with a cognitive difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with a Cognitive Difficulty / Civilian Noninstitutionalized Population for Census Tract	75 percentile	4.6%	4.5% (42 percentile)

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Demographic	Data Source	Calculation	Criteria Basis	State Avg.	Harvey Affected Area Avg.
Persons with an ambulatory difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with an Ambulatory Difficulty / Civilian Noninstitutionalized Population for Census Tract	75 percentile	6.5%	6.8% (36 percentile)
Persons with a self-care difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with a Self-Care Difficulty / Civilian Noninstitutionalized Population for Census Tract	Greater of 5% or 75 percentile for Census Block Group	2.5%	2.4% (42 percentile)
Persons with an independent living difficulty	U.S. Census ACS 5-Year (2012-2016) Table S1810 (Disability Characteristics)	For each Census Tract: Sum of Count of Persons with an Independent Living Difficulty / Civilian Noninstitutionalized Population for Census Tract	75 percentile	5.3%	4.3% (65 percentile)
Households with elderly individuals (i.e., 65 years or older)	U.S. Census ACS 5-Year (2012-2016) Table B11007 (Households by Presence of People 65 Years And Over, Household Size and Household Type)	For each Census Block Group: Sum of Count of Households with One or More People Over 65 Years And Over / Households in Census Block Group	75 percentile	23.2%	26.5% (46 percentile)
Households with children under 18	U.S. Census ACS 5-Year (2012-2016) Table B11005 (Households by Presence of People Under 18 Years by Household Type)	For each Census Block Group: Sum of Count of Households with One or More People Under 18 Years / Households in Census Block Group	75 percentile	37.6%	37.2% (59 percentile)
Female heads of household	U.S. Census ACS 5-Year (2012-2016) Table B11005 (Households by Presence of People Under 18 Years by Household Type)	For each Census Block Group: Sum of Count of Family and Non-Family Households with One or More People Under 18 Years and Female Householder, No Husband Present / Households in Census Block Group	75 percentile	9.8%	8.5% (56 percentile)
Destroyed homes (displacement)	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >\$0): Destroyed Data Field	For each Census Block Group: Sum of Y Destroyed Home / Registrant Count for Census Block Group	5% and 10 or more homes destroyed for Census Block Group (99 percentile)	N/A	0.7% (93 percentile)
Living in FEMA-designated Flood Hazard Zone	FEMA IA Data Affected Population (Primary, Owner-Occupied, FVL >\$0): Flood Plain Data Field	For each Census Block Group: Sum of Y Flood Plain / Registrant Count for Census Block Group	Greater of 5% or 75 percentile for Census Block Group	N/A	17.8% (77 percentile)
Veterans	U.S. Census ACS 5-Year (2012-2016) Table B21001 (Sex by Age By Veteran Status For The Civilian Population 18 Years And Over)	For each Census Block Group: Sum of Count of Veterans / Civilian Population 18 Years And Over in Census Block Group	75 percentile	7.7%	8.8% (55 percentile)

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

Table 16: Threshold Criteria Values

Demographic	State Avg.	Harvey Affected Area Avg.	Criteria Value – South East Texas Region
LMI households	N/A	60.2% (32 percentile)	72.4% (75 percentile)
Racial and ethnic minorities living in poverty – Black/African-American	2.6%	2.3% (68 percentile)	5.0% or Above Average Black/African-American Population and Poverty Rates (45% of block groups)
Racial and ethnic minorities living in poverty - Hispanic	9.4%	6.1% (60 percentile)	4.7% (75 percentile)
Racial and ethnic minorities living in poverty - Asian	0.5%	0.4% (82 percentile)	5.0% or Above Average Asian Population and Poverty Rates (18% of block groups)
Limited English proficiency (LEP) for Spanish speakers	7.0%	3.3% (67 percentile)	5.0% (84 percentile)
Special access and functional needs (AFN)	N/A	3.0% (65 percentile)	5.0% (77 percentile)
Persons with a hearing difficulty	3.4%	3.8% (47 percentile)	5.0% (75 percentile)
Persons with a vision difficulty	2.5%	2.5% (47 percentile)	5.0% (87 percentile)
Persons with a cognitive difficulty	4.6%	4.5% (42 percentile)	7.7% (75 percentile)
Persons with an ambulatory difficulty	6.5%	6.8% (36 percentile)	11.6% (75 percentile)
Persons with a self-care difficulty	2.5%	2.4% (42 percentile)	5.0% (90 percentile)
Persons with an independent living difficulty	5.3%	4.3% (65 percentile)	8.2% (75 percentile)
Households with elderly individuals (i.e., 65 years or older)	23.2 %	26.5% (46 percentile)	35.4% (75 percentile)
Households with children under 18	37.6 %	37.2% (59 percentile)	40.1% (75 percentile)
Female heads of household	9.8%	8.5% (56 percentile)	14.7% (75 percentile)
Destroyed homes (displacement)	N/A	0.7% (93 percentile)	5.0% and 10 or more homes destroyed (99 percentile)
Living in FEMA-designated Flood Hazard Zone	N/A	17.8% (77 percentile)	16.7% (75 percentile)
Veterans	7.7%	8.8% (55 percentile)	11.2% (75 percentile)

Glossary of Acronyms and Terms

ADA - Americans with Disabilities Act
AFFH – Affirmatively Furthering Fair Housing
AFN – Access and Functional Needs
AMI/AMFI - Area Median Family Income
CDBG - Community Development Block Grants
CDBG-DR – Community Development Block Grants – Disaster Recovery
COG - Council of Government
DOB – Duplication of Benefits
DR – Disaster Recovery
FEMA - Federal Emergency Management Agency
FVL – FEMA Verified Loss
FHEO - Fair Housing and Equal Opportunity Office
FR – Federal Register
GLO-CDR - Texas General Land Office-Community Development and Revitalization
HAP – Homeowner Assistance Program
HUD – United States Department of Housing and Urban Development
IA – Individual Assistance
LEP – Limited English Proficiency
LMI – Low- and Moderate-Income
SB – Slum and Blight
SBA - Small Business Administration
SETRPC – South East Texas Regional Planning Commission
UN – Urgent Need

Access and Functional Needs (AFN) - A person's functional needs, including but not limited to: maintaining independence, communication, transportation and medical care; may also refer to modifications to programs, facilities, procedures and services.

Action Plan – The State of Texas Action Plan for Disaster Recovery, as amended. Describes uses of funds, eligibility criteria, and the plan for long term recovery and restoration of infrastructure, housing, and economic revitalization in the most impacted and distressed areas affected by Hurricane Harvey.

Affected block group - A block group that contains one or more FEMA IA data base registrants in an owner-occupied primary residence with any amount of FEMA verified loss (greater than \$0).

Affirmatively Furthering Fair Housing (AFFH) - AFFH is a legal requirement that federal agencies and federal grantees must further the purposes of the Fair Housing Act by taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.

Ambulatory Difficulty - A disability type found in the current American Community Survey questionnaire, defined as having serious difficulty walking or climbing stairs.

Applicant/Homeowner/Renter/Survivor (Used interchangeably) - Individuals whose homes or housing units were destroyed, made uninhabitable, needed repairs, or who suffered disaster-related displacement from their primary residences and/or loss of property.

Area Median Family Income (AMFI) - Calculated annual limits based on HUD-estimated median family income with adjustments based on family size used for demonstrating LMI beneficiaries in the programs. May also be referred to Area Median Income (**AMI**) in other program documents.

Block group - A statistical subdivision of a census tract, generally defined to contain between 600 and 3,000 people and 240 and 1,200 housing units, and the smallest geographic unit for which the Census Bureau tabulates and publishes data. A sub-division of a census tract (or, prior to 2000, a block numbering area), a block group is a cluster of blocks having the same first digit of their four-digit identifying number within a census tract.

Census block - A statistical area bounded by visible features, such as streets, roads, streams, and railroad tracks, and by nonvisible boundaries, such as selected property lines and city, township, school district, and county boundaries. Many blocks correspond to individual city blocks bounded by streets, but blocks – especially in rural areas – may include many square miles and may have some boundaries that are not streets. A block is the smallest geographic unit used by the Census Bureau for tabulation of decennial census data.

Census tract - A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Cognitive Difficulty - A disability type found in the current American Community Survey questionnaire, defined as having difficulty remembering, concentrating or making decisions because of a physical, mental or emotional problem.

Destroyed Homes (displacement) - Homes which are determined to be uninhabitable or destroyed following a disaster, based on FEMA on-site inspections, causing the temporary or permanent displacement of residents.

Disability – Includes hearing, vision, cognitive, ambulatory, self-care, or independent living difficulty as defined for the American Community Survey.

Duplication of Benefits (DOB) - The Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act) prohibits any person, business concern, or other entity from receiving financial assistance from CDBG Disaster Recovery funding with respect to any part of a loss resulting from a major disaster as to which he has already received financial assistance under any other program or from insurance or any other source. The state will allow for the most permissive current interpretation provided by HUD in determining Duplication of Benefits.

Elderly Household - A householder and all (one or more) other people living in the same household who are related to the householder by blood, marriage, or adoption, of which at least one is age 65 or older.

Fair Housing Act - Prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex, national origin, disability, or on familial status (presence of child under age of 18, and pregnant women).

Families with Children under 18 - A householder and all (one or more) other people living in the same household who are related to the householder by blood, marriage, or adoption, of which at least one is under the age 18.

FEMA IA Registrants - Individuals and families who have sustained losses due to disasters and registered for the IA program. Registration requires applicants to provide their social security number, the address of the damage, current contact information, insurance information, total household annual income, bank account information and a description of the disaster-caused damage and losses.

FEMA Verified Loss (FVL) - Following a disaster, FEMA performs on-site inspections to calculate an amount of loss, based on the general depreciation amount for items of average quality, size and capacity with disaster-related damage. FEMA verified losses are based on the minimum amount necessary to restore the home to a safe, sanitary and secure condition.

Flood Hazard Zone - Geographic areas that the Federal Emergency Management Agency (FEMA) has defined according to varying levels of flood risk. The zones are depicted Flood hazard areas identified on the Flood Insurance Rate Map are identified as a Special Flood Hazard Area (SFHA). SFHA are defined as the area that will be inundated by the flood event having a 1-percent chance

of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood. FEMA determined whether each registrant was in a flood hazard zone and included this information in the FEMA IA data set.

General Marketing and Outreach - Marketing and outreach activities that will be conducted across the affected areas regardless of level of impact or prevalence of certain demographics that provide indication of vulnerable, hard-to-reach populations. Examples include television, radio, and newspaper announcements, application in-take sessions, and direct mailings.

Hearing Difficulty - A person with a hearing difficulty is deaf or has a hearing impairment that makes it very difficult to hear conversations, televisions, or radio broadcasts.

Homeowner – The owner of a home, including if it is mortgaged or otherwise not paid-in-full.

Housing Activities - Housing activities may include single family home repair, reconstruction, new construction, demolition, acquisition, and code enforcement or rental activities.

Independent Living Difficulty - A disability type found in the current American Community Survey questionnaire, defined as having difficulty doing errands alone, such as visiting a doctor's office or shopping, because of a physical, mental or emotional problem.

Individual Assistance (IA) - A program provided by FEMA following a Presidential declaration of disaster in the form of financial help or direct services to those who have necessary expenses and serious needs that they are unable to meet through other means. Financial help is available as Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Limited English Proficiency (LEP) - For a respondent whose primary language is not English, this refers to their assessment of their ability to speak English as "not well" or "not at all."

Low- and Moderate-Income (LMI) - A household or family with an income that does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger households or families.

LMI National Objective – Activities which benefit households whose total annual gross income does not exceed 80% of Area Median Income, adjusted for family size.

Minorities in Poverty - Families or unrelated individuals that identify as a member of a racial or ethnic group other than "white, not Hispanic" and who earn at or below the income threshold set by the U.S. Office of Management and Budget for poverty, which varies by family size and composition.

Most Impacted and Distressed (designated by HUD) - Counties and zip codes which have been identified by the U.S. Department of Housing and Urban Development (HUD) as having concentrated damage following a disaster.

Owner-occupied - A housing unit is owner-occupied if the owner or co-owner lives in the unit, including if it is mortgaged or otherwise not paid-in-full.

Primary Home - The applicant's principal residence, not a secondary or vacation home.

Self-care Difficulty - A disability type found in the current American Community Survey questionnaire, defined as having difficulty bathing or dressing.

Targeted block group - A block group that meets the FEMA IA registrant thresholds established in the Needs Assessment and designated to receive consideration for targeted outreach and marketing efforts.

Targeted Marketing and Outreach - Targeted marketing and outreach activities are designed to more effectively reach vulnerable populations and provide equitable opportunities to apply for program benefits. These identified populations are often less likely to be reached by general marketing and outreach as they may be deterred from applying due to financial, physical, social, or language barriers. Examples include door-to-door canvassing, partnering with local government agencies and non-profits that provide services to the targeted populations, and providing materials in alternative formats.

Unmet Need - In relation to disaster recovery, unmet need is need that is not covered by other sources and is eligible to be covered by CDBG-DR funds. When defining a community's unmet needs, grantees are required to keep the following concepts in mind: 1) CDBG-DR addresses the wider impact of the disaster and not just specific damages (e.g., shocks to the community's housing, infrastructure and economy, shifts in demand from owner-occupied housing to rental, decreases to the tourist industry); 2) CDBG-DR allows the grantee to identify needs that were not recognized by other programs and funding sources; 3) CDBG-DR looks at needs at a community wide AND an individual level; and 4) unmet needs are a moving target and may change throughout the process.

(Source: [https://www.hudexchange.info/resources/documents/Disaster Recovery Disaster Impact Needs Assessment Kit.pdf](https://www.hudexchange.info/resources/documents/Disaster_Recovery_Disaster_Impact_Needs_Assessment_Kit.pdf))

Urgent Need National Objective – An urgent need that exists because existing conditions pose serious and immediate threat to health/welfare of community, the existing conditions are recent or recently became urgent (typically within 18 months), and the subrecipient cannot finance the activities on its own because other funding sources are not available.

Veteran - A "civilian veteran" is a person aged 18 years old or over who has served (even for a short time), but is not now serving, on active duty in the U.S. Army, Navy, Air Force, Marine Corps, or the Coast Guard, or who served in the U.S. Merchant Marine during World War II.

State of Texas Homeowner Assistance Program (HAP)
Regional Needs Assessment – South East Texas Region
November 21, 2018

People who served in the National Guard or military Reserves are classified as veterans only if they were ever called or ordered to active duty, not including initial training.

Vision Difficulty - a person with a vision difficulty is blind or has serious difficulty reading or driving due to a visual impairment even when wearing glasses.

Vulnerable Populations – For purposes of this needs assessment, vulnerable populations are certain protected classes under the Fair Housing Act and other demographic groups likely to need assistance but less likely to be reached by general marketing and outreach activities.